

TERMS OF ENGAGEMENT AND CLIENT INFORMATION

The Partners and Staff of McLean and Stewart thank you for consulting us in connection with your business. This note sets out our Terms of Business (as amended by us from time to time) and informs you on how the work carried out on your behalf will be handled. Please read all of this document carefully and retain for future reference.

Throughout your dealings with us, you should not hesitate to ask for an explanation of any matter upon which you require clarification.

Our intention is to ensure that the services provided to you are of a high quality, your business is dealt with as smoothly and efficiently as possible, and that you are kept fully advised as to the progress of your business with this firm.

Instructions

As your Agents, we can only act on information and instructions given to us and we therefore require you to provide us with clear, accurate and timely instructions. You can instruct us either verbally or in writing - this includes in person and by post, e-mail, telephone and fax. We may however ask you to confirm some instructions in writing. If there is any change in your instructions, you must notify us immediately and please inform us of any time limits that you consider relevant. Your business will be handled by the relevant Partner or Assistant, to whom your instructions should be addressed. Please note it will not usually be possible to have a meeting with your Solicitor or Assistant without an appointment. He/she can be contacted during the office opening hours (Monday – Friday 9.00 a.m. – 5 p.m.). If you have any difficulty in making contact, then you should leave a message with his/her Secretary who will pass it to him/her for action.

We shall be entitled to assume, unless otherwise instructed in writing, that the person(s) providing us with the initial instructions is our client. We shall not be able to accept instructions by any other party(s) unless we receive written authority from our client(s) confirming the same.

Proceeds of Crime Act, Money Laundering and Other Reporting

To meet our statutory requirement under the Proceeds of Crime Act 2002, the Money Laundering Regulations 2007 and the Terrorism Act 2000, which affect all law firms in Scotland, we are required by Rule 24 of [The Solicitors \(Scotland\) Accounts etc Rules 2001](#) to confirm our client's identity and that of all directors, partners, trustees, controllers of companies and all of the connected shareholders. Therefore, when we act for you, we are obliged by the Proceeds of Crime Act to ask you to provide us with proof of your identity and address. We may also have to ask you to provide further information about the transaction which you instruct us to undertake. This may involve passing certain details (ie name, address and date of birth) to an external organisation which will verify your identity. The Proceeds of Crime Act places Solicitors under extremely strict rules to ensure that criminals and terrorists do not use our firm to launder money derived from criminal activities. Failing to identify money laundering when we should can lead us to facing criminal charges and therefore, we take this matter very seriously. We therefore, hope that you will not find these requests to be intrusive and that you will appreciate why this is necessary.

In certain circumstances, we are legally obliged to provide confidential information to certain authorities without prior reference to you. In such a situation, we may require to (and we shall be entitled to) cease work on a matter until such time as we receive formal authorisation from such authorities to continue.

A Client Identification Form requires to be completed for each new client, in order to comply with these regulations. Our firm also requires sight of **original** identity documentation which should be brought with you to your initial meeting, copies of which will be taken for our records. This information requires to be checked and updated each time our firm undertakes further business and for any prolonged ongoing business.

Source of Funds - It is the responsibility of our firm to establish where funds that have been provided to our firm in excess of £5,000 have actually originated from. We understand that funding can come from various sources, such as savings, the realisation of assets, an inheritance or the sale of a property etc and our firm will therefore require supporting documentation, such as bank statements, copy Will etc. This information is required in order to comply with the Money Laundering regulations.

Cash - Due to the Money Laundering Regulations it is our firm's policy to not accept cash payments in excess of £1,000. We also reserve the right to refuse any amount of cash at our discretion.

Where funds have been received by a Bank Draft, Building Society counter cheque, or CHAPS Transfer, we will require supporting evidence from the bank or building society regarding the source of funds. Bank drafts and Building Society counter cheques must be accompanied by a letter from the bank or building society to evidence the account from which the funds were drawn.

Third Parties - Should our firm receive funds from a third party not connected with the transactions, our firm will require original client identification documents and source of funding for each third party in order to comply with the Money Laundering Regulations. We shall also require the reason as to why the third party is paying funds on your behalf. We reserve the right to refuse payments which are not from you personally and the firm cannot accept any liability for any problems (e.g. time delays) that subsequently arise from us doing so. We appreciate your kind co-operation should it be necessary to make enquiries with you. Please note, where we refuse a third party payment, we may be bound by the regulations not to return the payment to the sender.

Once a transaction has been completed, our firm will settle any balance of funds directly with our client, and not to any unconnected person or third party in relation to the original transaction. It is not our firm's practice to become involved in the unnecessary movement of funds, regardless of the client's written instructions.

Fees

Unless negotiated and agreed in advance, fees are charged on the basis of time spent on the work and on an hourly charging rate, together with an element for responsibility which can vary according to a number of matters, such as urgency, importance of the work to you, amount or value of money or property involved, complexity, difficulty or novelty of the matters, length, and number or importance of documents or papers. The hourly charging rate is reviewed annually and may be increased with effect from the 1st April every year. We shall notify you of any increase in rate.

Any estimate given will be for a probable fee based on our experience of the general amount of work involved in a typical transaction of the type involved. If the work turns out to be more complex than normal, then our estimate may require to be amended. You will be kept advised of any such changes.

Fees, which are not agreed in advance, are potentially subject to independent assessment by a Legal Accountant. This process is known as "Taxation". You are entitled to require our file to be taxed if you are not happy with the fee charged. In such a case, the file is passed to the Legal Accountant who will fix what they consider to be a fair and reasonable fee in all the circumstances, including those factors outlined above. The Legal Accountant can fix a fee higher or lower than the fee charged. If it is lower, then we will pay the cost of taxation. If, however, they price a higher fee or confirm the fee as charged, then you will be responsible for that fee as well as the Legal Accountant's costs.

Along with our fee, we will issue a Statement of Account detailing financial dealings on your behalf. This will include outlays which have been incurred by us on your behalf eg Counsel's fees, registration dues, postage and packaging costs where they exceed the price of a first class stamp, telephone calls (especially long distance calls), photocopying and/or any travelling charges, search, court fees etc.

We may require you to settle accounts and repay outstanding outlays during the course of the transaction. In such a case, interim statement will be issued. Larger outlays may require to be paid to us before they are due to be paid out by us.

Invoices raised are payable within 30 days of the Invoice being issued unless otherwise agreed. Failure to comply with the above timeframe may result in the firm ceasing to act for you and if, after 30 days from the date of delivery or request, any costs, disbursements or expenses remain outstanding, the firm reserves the right and may begin to issue formal legal proceedings against you in order to recover any sums due. We also reserve the right to accrue daily interest on the outstanding sum at a rate of 5% per annum after 30 days. We would urge you to contact us at the earliest opportunity to discuss with us any difficulty you may have in making payment.

In accordance with our normal practice, where we are in possession of any monies due to you, we shall deduct any costs, disbursements and expenses owed in respect of the relevant matter or any other matter belonging to you from such funds and your acceptance of these Terms shall be treated as sufficient authority for us to do so.

Reference is made to the attached explanatory memorandum in respect of fees.

In common with most other solicitors, we charge a fee for transferring funds through the banking system. Where it is necessary, or we are requested to transmit monies by way of Telegraphic Transfer (CHAPS), a separate charge in connection with arranging such transfer, inclusive of any bank charges, will be made for each transfer. Telegraphic Transfers sent within the United Kingdom incur a charge of £25.00 plus VAT and International Transfers incur a charge of £30.00 plus VAT. This fee shall be included in your final fee invoice from our firm and may therefore, vary from the original fee quote issued at the outset of the transaction. A charge will also be made where a payment received from you is dishonoured.

Please note that rarely, but on occasions and without fault on our part, funds may not arrive on the selected day. This can lead to contractual liabilities for you, however, the firm cannot accept any responsibility for any problems that may consequently arise thereof. Where we can anticipate such problems we will let you know as soon as possible.

Limited Companies

If we are acting on behalf of a Limited Company, then liability for our professional fees and outlays will be joint and several with the Directors as individuals, i.e. both the Limited Company and the Directors shall be liable for payment of such fees and outlays.

Commission

We may receive commission or loyalty dividend payments from some organisations whom we instruct to provide us with searches or other reports.

Land and Building Transaction Tax

Land and Building Transaction Tax (LBTT) is payable on most property transactions. LBTT and any applicable supplementary LBTT will be payable by the purchaser or tenant to Revenue Scotland within 30 days from the effective date. Our firm shall, when necessary, complete the relevant LBTT Return on behalf of the purchaser or tenant on the initial effective date. Our firm shall rely upon the purchaser or tenant advising us as to the date of entry of the transaction where the date has not been agreed by our firm.

The responsibility for notification of the circumstances which may give rise to a supplementary charge rests with the purchaser. It is essential that disclosure is made to us as to whether or not the property being purchased is a second home. This is the purchaser's sole responsibility.

Incidental Financial Business

1. If the specific incidental financial business undertaken by our firm will be for the sale of shares through stockbrokers, Speirs & Jeffrey or any other reputable stockbroker on your instruction. Our firm limits its incidental financial business activities to arranging sale of these shares given the limited scope of activities allowed under the incidental financial business regime.
2. If the specific incidental financial business undertaken by our firm will be the application of a Bond of Caution with RSA Insurance Company or any other reputable insurance company. Our firm limits its incidental financial business to applying for the Bond of Caution given the limited scope of activities allowed under the incidental financial business regime.
3. If the specific incidental financial business undertaken by our firm will be for the application of Title Indemnity. This will be with First Title or any other reputable insurance provider. Our firm limits its incidental financial business to applying for the Title Indemnity given the limited scope of activities allowed under the incidental financial business regime.
4. Our firm is licensed under the Law Society of Scotland to carry on incidental financial business under the Solicitors (Scotland) (Incidental Financial Business) Practice Rules 2004.
5. Our firm is not authorised by the Financial Conduct Authority under the Financial Services and Markets Act 2000.
6. Our firm has Professional Indemnity Insurance under the Law Society of Scotland's Master Policy. The current level of indemnity on the Master Policy is £2,000,000 per claim. Our firm is also covered by the Scottish Solicitors' Guarantee Fund which is a fund established by Section 43 of the Solicitors (Scotland) Act 1980 for the purpose of making grants in order to compensate persons who, in the opinion of the Council of the Law Society of Scotland suffer pecuniary loss by reason of dishonesty on the part of a Scottish Solicitor in connection with the practice of the solicitor.

Funds held on your behalf

We will maintain a ledger account for funds held on your behalf and, in accordance with the Law Society of Scotland Rules we shall hold such funds on interest bearing accounts when and where appropriate. In the course of the matter we may pay out from such funds any outlays due by you to third parties.

Our client account is held with The Royal Bank of Scotland as noted below.

If you wish us to place your funds in a particular bank or other institution, you should advise us of this in writing in advance of sending funds to us or arranging that funds are to be remitted to us. We will investigate what arrangements can be provided by your preferred bank or institution but cannot guarantee to you that such arrangements can be put in place. Unless and until such arrangements can be put in place, we will place any funds received from you, or for you, in our client account held with the Royal Bank of Scotland. We will place funds on your behalf with such other bank or institution only if it is an Authorised Deposit Taker.

Our firm does not accept liability for the partial or even complete loss of your funds held in accordance with these Terms and Conditions of Business due to the failure of a bank, whether in whole or in part, or as a result of nationalisation in whole or in part, or as a result of takeover or merger. We do not hold ourselves out as offering, nor do we offer through these Terms and Conditions of Business or otherwise, advice as to the appropriateness of the use of individual banks for the deposit of funds, whether for funds held by us or otherwise. Nothing said or done by us under or by virtue of these provisions on Banking Arrangements is to be construed as such advice or recommendation. We shall not be liable for the sufficiency of or for any fall in the value of the bank of banks with whom such sums are so deposited from time to time or for the intromissions of any such bank. In these circumstances, you may be protected in whole or part under the Financial Services Compensation Scheme ("FSCS") and in accordance with the Government's Indemnity Limits. Whether you qualify for compensation under the scheme will depend upon the rules of the scheme from time to time.

Funds held on your behalf will be paid to you or a named beneficiary only.

If when returning funds held on your behalf we discover that the address and contact details you have provided us with are not current we are not required to make further enquiries as to your new address. We will therefore, remit the funds held in accordance with the Law Society of Scotland Solicitors (Scotland) Accounts, Accounts Certificate, Professional Practice and Guarantee Funds Rules 2001.

As the technology of internet banking advances at an ever faster rate, so too does the risk of fraudulent activity. We as a firm shall at all times strive to minimise the threat of banking fraud occurring during the course of any work carried out on behalf of our

clients. As such, McLean and Stewart would draw your attention to the following types of scam most prominently carried out by illegal fraudsters, and would advise that you maintain a vigilant approach when dealing with your personal bank details;

- (i) Fraud by way of E-mail. This act involves sending an email to you, the client, from an imitation address that alludes to come from us, the solicitors, and provides you with amended bank details that you should refer all future payments to. Should you ever receive such correspondence by way of E-mail, ignore this, and report it to us immediately. For the avoidance of doubt, we shall NOT at any time send you such correspondence amending the details of our Client Account. Unless advised by way of letter, telephone conversation or in person, all payments should be made to our Client Account as follows:-

The Royal Bank of Scotland
53A High Street, Dunblane, Perthshire, FK15 0EE
McLean & Stewart Client Account
Sort Code: 83-18-09
Account No: 00215551

- (ii) Another scheme is one where an E-Mail is sent to us from fraudsters purporting to be clients of this firm, who provide us with the "Client's" Bank details, which are in fact the details of the fraudster. Given how much of a reliance that is placed upon our email correspondence, it is extremely difficult to avoid potentially fraudulent E-Mails. Should we require to obtain your Bank details, please wherever possible provide us with these by other mediums of communication such as letter, fax, telephone or by conveying these to us in person. By doing so you shall provide additional security, and minimise the potential for fraud to occur.

In the event that you do provide us with your bank details by way of E-Mail, we shall confirm this with you through a separate means of communication in order to satisfy both ourselves and you that the information given is accurate, and that said information was provided by the individual with the authority to do so in respect of the bank details given.

Data Protection Act 1998 and Confidentiality

Generally speaking, all information supplied to us by you shall be confidential and we will not, without your permission, disclose to any person any confidential information relating to you unless we are required to do so by law or by any regulatory authority. Your personal information is stored by us in accordance with the Data Protection Act 1998.

We are audited by an organisation which monitors our standards of service. We have a duty of confidentiality to you and therefore, we require your permission for your files to be inspected when necessary. We will assume that you have given us your permission by your acceptance of the Terms of Engagement letter.

E-mails and mobile telephones are potentially insecure channels of communication and may be intercepted and un-safe to use. Although we take all reasonable steps to ensure confidentiality is maintained in all our communications with you and our firm uses anti-virus software for all email communications, we cannot be held liable for any potential risks that may arise from any emails that we send, which may contain viruses and which shall also include any circumstances where emails have been misdirected or not received by you.

Conflict of Interest

A conflict between your interest and those of another client of our firm may arise. We must endeavour to avoid such situations of conflict and ensure that a client's interests are not compromised. We will advise you immediately if we become aware that an issue of conflict exists. We assure you that we will always act independently and in your best interests as our client. Where appropriate, we shall assist you in making alternative arrangements. Money Laundering Regulations can also give rise to matters of conflict and lead to us being unable to continue acting in some exceptional circumstances.

Termination

Either you or our firm may terminate the provision of all or any of the relevant services at any time by giving written notice to the other. Our firm will be entitled to keep all your papers and documents where there is any money owing to us for our fees and expenses. If at any stage you do not wish us to continue work and/or incurring fees and expenses on your behalf you must tell us that clearly in writing. All correspondence, file notes, draft documents etc (whether in writing or electronic) in connection with the work carried out on your behalf will remain the sole and absolute property of the firm. Circumstances in which our firm may terminate the provision of all or any of our services are:

Your failure to pay us any amount due or money on account requested.
Your insolvency.
Your failure to give us adequate instruction.
Any other breach by you of these terms.
The above are referred to as examples and are not exclusive.

Complaints

We value our good relationships with clients but we accept that from time to time, difficulties and misunderstandings may arise. In the event of you becoming concerned or dissatisfied in any way with the manner in which the work is being carried out, then you should contact the Partner dealing with your work in the first instance, or his Assistant should the Assistant be carrying out that item of work for you. If your concern or complaint is not resolved, then you should put your concern or complaint in writing to the Senior Partner, William G Peebles. We shall do all we can to resolve your concern or complaint. It should be noted that there are strict time limits for lodging a complaint. A complaint should be lodged within one year of the service ending or the conduct occurring. We shall do all we can to resolve your concern or complaint. This is subject to your right to lodge any complaint to the Scottish legal Complaints Commission, The Stamp Office, 10-14 Waterloo Place, Edinburgh, EH1 3EG or www.scottshlegalcomplaints.com

We are members of the Law Society of Scotland, and subject to its professional rules including the Solicitors (Scotland) (Standards of Conduct) Practice Rules 2008 and Standard of Service. The Law Society of Scotland's contact details are: 26 Drumsheugh Gardens, Edinburgh, EH3 7YR.

Indemnity Insurance and Liability

This firm is fully indemnified up to the value of **£2,000,000 GBP**. In the event, that any claim against the firm exceeds this sum, then it is hereby accepted that liability of this firm shall not exceed this amount. Details of this insurance, including contact details of our insurer and the territorial coverage of the policy can be inspected at our offices or made available on request.

By instructing us you are deemed to agree to these Terms of Engagement which will remain in force until they are replaced and you agree that only McLean & Stewart as a firm of Solicitors and no partner, member, consultant, associate or employee of McLean & Stewart shall be held personally liable for any advice or services provided to you or for anything McLean & Stewart should or should not have done. You also agree that each individual can rely on and assert this.

Any advice provided to you by McLean & Stewart is done so on the strict understanding that this advice is for your benefit and shall not be relied upon by any third party, without our express written consent.

Agreement of Terms

These Terms of Engagement are held as accepted as regulating our relationship. For removal of any doubt whilst our preference is for you to write to us to confirm acceptance by the issue of these Terms of Engagement and by your instructing us to proceed, irrespective of whether you issue a written acceptance, they are held as accepted by you continuing to instruct us.

Current Law

The services are provided in accordance with professional practice requirements and the proper interpretation of the law as each exists on the date on which the relevant service provided. If there is any change in such requirements of the law or their interpretation after the relevant matter has been concluded or before that time but which could not reasonably be known by us at that time we have no responsibility to notify you of the change or its consequences. We do not offer a review service unless specifically instructed.

Law and Jurisdiction

The terms on which we provide services to you are governed by and shall be construed in accordance with the law of Scotland. You and we each agree to submit to the exclusive jurisdiction of the Scottish Courts provided that we may in our sole and unfettered discretion commence proceedings against you in any other Court.

EXPLANATORY NOTE RE OUR ACCOUNT

Our Fees are charged at a rate of £250.00 per hour and broken down as follows:-

1. Attendance/Meetings

Although the charge-out rate is said to be £250.00 per hour, this in fact is broken down into ten 6 minute units of £25.00 per 6 minutes.

2. Letters/Emails Correspondence

Each letter written by us is charged at a rate of one unit per page, a page being 125 words. Where the letter is of a formal nature, (for example a one line letter acknowledging receipt of papers), a half unit only is charged.

3. Telephone Calls

Telephone calls, and meetings, are charged at a rate of £25.00 per 6 minutes. Where we are engaged at a telephone conversation for 10 minutes, we are therefore entitled to charge a total of £50.00. It may be, however, that the telephone call was of very little substance and in those circumstances we may on the grounds of reasonableness restrict the charges.

4. Framing Formal Documents

Formal documents may be charged on a basis of up to 4 units per sheet, depending on the circumstances of the case. In general, formal documents will only be charged at one unit per sheet, a sheet being 250 words in length, and thus a 5 sheet document would be charged at £125.00.

6. Executry Fee Charges

Although there may be circumstances in which the above provisions apply, our fees for dealing with the administration of an Executry estate are based on the value of the estate dealt with by. This is calculated on a sliding scale, the details of which are as per the following table. If this table is not to apply, we will advise you in advance.

| Value of Estate | Percentage | Notes |
|---------------------------|-------------------|------------------|
| First £100,000 | 3% | Minimum fee £500 |
| £100,001 - £300,000 | 2% | |
| Everything above £300,001 | 1% | |

Where there is no Will an additional fee of £600 plus VAT will be charged to cover the time involved in obtaining the Bond of Caution and drawing up the Court Writ. *(Note: There will also be an insurance premium payable to the Insurance Company who provides the Bond of Caution. In the absence of a Will this policy is essential and the premiums charged by the insurance company can vary.)*

An interim fee of 1% of the value of the estate for which Confirmation is obtained will be invoiced on Confirmation being obtained, and settled from funds as they are ingathered. An interim fee, based on the time spent, will be charged every six months thereafter until the Executry estate is distributed or transferred to the beneficiaries. Our final fee and any outstanding outlays will be settled immediately before the bulk of the estate is distributed or transferred to the beneficiaries.

By your signature hereto you agree that we can settle such fees from any Executry funds we hold.

In respect of Heritable Estate, if there is a property to be sold or transferred, any Estate Agency and/or Conveyancing work undertaken by the firm will be charged in the normal Conveyancing Way, separately and in addition to the fee charged for administering the Executry estate.

However if a property is being transferred, we are entitled to charge for drawing up the deed of transfer, e.g. docquet or Disposition or Notice of Title.

7. Executries becoming Continuing Trusts

The fees shall be modified to take account of the work connected with the Executry, in respect that it has become a continuing Trust. The work relating to the continuing administration of the trust shall be charged in accordance with Section 8: – Administration of Trusts

8. Administration of Trusts

(i) Collection of Income: -

Where we collect income and distribute it amongst beneficiaries, we shall be entitled to charge for collection of income on: -

- a.) interest and dividends on stocks and shares; not to exceed 5% of the actual amount received
- b.) rents, ground annual, interest on heritable securities and other miscellaneous and periodical payments; not to exceed 10% of actual monies received

- (ii) Capital Fees: -
- a.) Stocks, shares and other securities realisable on the Stock Exchange and National Savings: - 0.25% to 1.5%
- b.) Other stocks, shares and other securities not realisable on the Stock Exchange and interest in private partnerships: - 1% to 5%
- c.) Book debts etc: - 1% to 10%
- d.) Miscellaneous property: - 1% to 7.5%
- e.) Bonds: - 0.5%
- f.) Investing or reinvesting Capital of trusts: - 0.25% to 1.5%
- g.) Where securities or other assets in trusts are not realised, but are transferred to beneficiaries direct: - 0.25% to 1.5% on the total value transferred as at date of transfer

These charges do not cover the investigation of unquoted investments, which may be charge separately. We shall not be entitled to charge any additional fee for realisation of investment, other than those stated above, nor shall we be entitled to charge any fee on the deposit or uplifting of trust funds with banks or building societies.

9. Negotiated Settlements

Negotiating and completing settlement of claims for compensation or reparation on any ground whatever

Minimum fee: 20 Units

| | |
|--|------|
| • Up to £2,500 | 25% |
| • On the excess over £2,500 up to £5,000 | 15% |
| • On the excess over £5,000 up to £10,000 | 7.5% |
| • On the excess over £10,000 up to £20,000 | 5.0% |
| • On the excess over £20,000 | 2.5% |

In all cases, we have the option of charging a detailed account in accordance with Explanatory Notes 1 to 5 above.

10. Debt Collection Services

| | |
|--|---|
| Where principal sum is £500 or less | 20% of sum recovered |
| Where principal sum is between £500 and £1000 | 20% of first £500 recovered and 10% thereafter |
| Where principal sum exceeds £1000 | 20% of first £500 recovered, 10% on next £500 and 5% thereafter |
| Where recovery is not effected | According to circumstances |
| Minimum fee whether or not recovery is effected | £40 |

Judicial expenses, where recovered, shall be retained.

Failing recovery, clients shall, in addition to fees detailed above, be liable for judicial expenses.

Note: -

I. The fees quoted are fully inclusive of all meetings, telephone calls, letters and other work, and post and incidents.

- II. If, for reasons of unusual complexity or unforeseen circumstances, the amount of our fees will exceed the amounts stated, we shall of course give you prior notice of this.
- III. Please also note that if the action is contested, we may use the services of another firm of solicitors to conduct any necessary court appearances; this is likely to prove more cost-effective for you since the firms which we use in such circumstances undertake a high volume of general court work and charges for travel and court waiting time will therefore be minimised.

ACKNOWLEDGEMENT LETTER

TO: Messrs McLean & Stewart
Solicitors
51/53 High Street
DUNBLANE
FK15 0EG

FROM:

Dear Sirs,

Matter Description:

Matter Reference:

I hereby acknowledge receipt of the Terms of Engagement (including any Memorandum referred to) dated _____, together with the attached Terms and Conditions of Business and I accept the whole terms and conditions thereof.

Yours faithfully,

.....
Signature

.....
Date