

Julius Bär

BAHNHOFSTRASSE 36
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Julius Bär

WEALTH MANAGEMENT

BOND PURCHASE AGREEMENT

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MRS JANET MCCALLUM
56 GRIEVE ROAD
GREENOCK
INVERCLYDE
PA167LD

23/08/2019

TRADE DATE	05/08/2019
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ISSUER	ISIN	DIVIDEND	YIELD	MATURITY	NUMBER OF BONDS
LLOYDS BANK PLC	XS0043098127	8.4%	8.4%	06-04-2023	87

(GUARANTEED BUY BACK 1,2 OR 3 YEARS)

BROKERAGE FEE	99.68
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TOTAL	USD	N/A
TOTAL	GBP	10,068.14

Order by execution only:

By signing this document, I/we acknowledge having read and understood the contents thereof. I/we verify that the information provided is correct and true and I/we accept that any incorrect or untrue statement may void this contract and/or relieve Julius Baer International Limited of any liability resulting from any action taken on the basis of this document. I/we thereby indemnify Julius Baer International Limited, its officers and agents against any claim, suit, action or prosecution brought against either myself/us or Julius Baer International Limited in respect of transactions related to the operation of the account.

Alex Chapman

ALEX CHAPMAN
JULIUS BAER INTERNATIONAL LIMITED

PURCHASER
MRS JANET MCCALLUM

TERMS AND CONDITIONS

JULIUS BAER INTERNATIONAL LIMITED IS REFERRED TO AS "THE COMPANY"

It is essential that you read and understand these Terms & Conditions prior to applying for an account. The Terms & Conditions for the Julius Baer International Limited trading account are set out further on. Additional Terms & Conditions may apply to specific services provided. These Terms & Conditions will be governed by and construed in accordance with English law.

DOCUMENTATION

All investments will be registered in the client's name unless otherwise agreed in writing. Contract notes in respect of investments will be forwarded to the client within two business days of the transaction. All new clients will be required to provide two forms of Identification to open an account.

DUE CARE AND DILIGENCE

The company will exercise due care and diligence in conducting their business, but will not be liable for any depreciation of investments arranged by them.

COMPLAINTS PROCEDURE

We have a written policy for handling complaints and how we ensure we deal with each complaint promptly and fairly. Should you have cause to complain for any reason a copy of our policy for handling of complaints will be automatically sent to you. Please direct your complaint to the Client Services Manager at the company address. Your account will be protected by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. Compensation is provided for 100% of £75,000. Further information about compensation arrangements is available from the Financial Services Compensation Scheme. The Financial Services Compensation Scheme also provides awards if any third-party institution we may use is declared in default or insolvent.

RIGHT TO AMEND

We reserve the right to amend these terms and will give you 30 days' notice in advance before making material changes.

DATA PROTECTION

The company ensures that all data will be held in compliance with current and future legislation. You consent to us releasing information about you to regulated entities in order to obtain any quotations/arrange investments or insurance at your request. The company will maintain records of data held on clients for a period of 6 years from the date of their last transaction. For your security, and training purposes, telephone calls may be recorded. They may be used as evidence in the event of any dispute with the company.

DELAY IN PROCESSING

The company will not be held responsible for any delay beyond its control, or as a result of a failure by any party (including the client) to complete all the necessary steps to process a transaction.

ANTI-MONEY LAUNDERING

The company reserves the right to approach a third party in order to verify the identity of a client, or any other person providing funds on behalf of an investment made in the client's name. Where further information is required, to verify identity, the company reserves the right to refuse applications.

OUR DEALING PROCESS

When you ask us to buy or sell investments, we will abide by our strict handling policy. This sets out our approach to obtaining the best results for our clients. When we deal for you, we consider a range of factors including price, costs, the speed at which we will be able to complete your deal, the likelihood of being able to place the deal and settle it, the size of your deal, the nature of your order and other relevant considerations. The most important factor is the price because we believe this is our clients' key consideration. Please bear in mind that if you give us specific instructions regarding the way in which you would like us to place your deal, we may not be able to obtain the best results for you.

BOND PURCHASE AGREEMENT

GENERAL SETTLEMENT

The settlement date for all transactions is shown clearly on the contract note and cannot be changed once the deal has been completed. Standard settlement on the London Stock Exchange/Plus is 'T+3' (i.e. settlement is due 3 business days after the trade date). We will not be held responsible for any delay in the settlement of a transaction resulting from circumstances beyond our control, or the failure of any party (including you) other than ourselves, to complete all necessary steps to enable a settlement to take place on the settlement date

SECONDARY MARKET - GUARANTEED PURCHASE

The company guarantees through its internal secondary market to purchase the full volume of the bond within this agreement back from the client at the end of either term 1 - 1 year, term 2 - 2 years or term 3 - 3 years. The company agrees to purchase the full number of bonds within this agreement at the same rate as specified on the agreement, upon request and within no more than 10 working days from the request being made. The guaranteed buy back from the company can only take place at the end of a full term from the date of purchase.

CANCELLATION POLICY

You have the right to cancel your account. You must give notice that you wish to do so by writing to us at the address given. If you exercise your right to cancel your trading account, the underlying investments can either be sold or transferred out of Julius Baer International Limited nominee's name into either your own name or another nominee.

In accordance with FSMA 2001 article 29/C amendment (ii), we kindly request that you sign and date in the space provided below, upon acceptance of the purchase agreement we hereby confirm that the above-mentioned Bond will remain available for purchase for the aforementioned parties until the closing date of the investment.

Alex Chapman

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