

Legal Documents Care Package

A good way to keep your Will
up-to-date and ensure your
documents are safely stored.



Safe, secure storage

At Skipton, we understand the importance of writing a Will to set out how you want your wishes to be carried out. We also know the importance of storing your Will, and other legal documents, in a safe and secure place with access when you need it. That's why we have teamed up with Redstone Wills Limited (Redstone), a Skipton Building Society subsidiary, to offer a Legal Documents Care Package.

Overview of the Legal Documents Care Package

The Redstone storage service is available to anyone who has written a Will, Power of Attorney (POA) or other legal documents through Redstone Wills Ltd and/or any of Redstone's specialist partners and it offers you a range of benefits.

Inside this brochure you'll find information about the following:

- **Will attestation check by Redstone.**
- **Secure, fireproof storage of your Will, POA and other legal documents.**
- **Priority document delivery service.**
- **Serious illness and bereavement service.**
- **Annual update service for Skipton or Redstone.**

The benefits of the Legal Documents Care Package

Legal documents such as a Will or a POA are far too important to be kept just anywhere, that's why a professional storage facility can be a much safer option.

You can keep your wishes confidential

Some legal documents can contain sensitive, personal and financial information which you might want to keep confidential. Once the documents have been signed and witnessed, they can be retained securely at Redstone until needed.

Your documents are unique

Many legal documents aren't like other formal documents, such as a bank statement or birth certificate. If your documents are accidentally destroyed or lost they may be invalid; even copies may not be enough. Only an original that has been correctly signed and witnessed can safely be considered valid in the eyes of the law.

Easy access to your legal documents

If your circumstances change over time and you need to make changes to your legal documents, it's vital that they are easy to access. For example, after the birth of a child, or grandchild, or if you decide to introduce a new beneficiary or Executor.

Your Executors will also need to be able to get hold of your Will quickly and easily upon your death. Redstone provide a free priority documentation delivery service meaning no time will be lost looking for your documents. When you receive confirmation of your Legal Document Care Package account, you can pass these details to your Executors so they know who to contact.

You might wish to store a Lasting POA which you do not intend for immediate use, for example, if it is only to be used if you become incapable of handling your own affairs.

3

Additional benefits

Discounted Lasting Power of Attorney

By taking out a Legal Documents Care Package you're entitled to a 10% reduction on the standard fees to prepare your Lasting POA.

This cannot be used in conjunction with any other offer. Please note that this does not include the Office of Public Guardian fee.

Attestation check

It is extremely important that your Redstone Will is correctly signed and witnessed as this could invalidate your Redstone Will if it isn't. Redstone offer a checking service through the Legal Documents Care Package.

When you sign your Will it is important:

1. That you and the witnesses all stay together and in each other's presence while you and the witnesses are all signing.
2. That everyone uses the same pen, which cannot be rubbed out.
3. That the Will is dated and signed in the right places.
4. That nothing has been pinned or stapled to the Will.

In addition:

1. In England and Wales, anyone over the age of 18 can witness a Will as long as they or their spouse or partner do not benefit from the Will, either directly or indirectly. For example, your witness(es) could be friends, neighbours or work colleagues.

2. In Scotland, anyone over the age of 16 can witness a Will as long as they or their spouse or partner do not benefit from the Will, either directly or indirectly. For example, your witness(es) could be friends, neighbours or work colleagues.
3. In all cases, note that “benefit” would also include anyone whom the Will entitles to be paid in connection with administering your Estate.

Once you have taken the Legal Documents Care Package and signed your final Will, Redstone will check that the correct procedure has been followed before storing your Will. This will give you confidence that your Will is a valid legal document.

Please note, that as part of the attestation process, Redstone are unable to check:

- That all the witnesses were present with you at the time of your signature and their signature.
- That the witnesses are of the right age.
- The witnesses are not related to you.

In some circumstances, when Probate is applied for, witnesses may be asked what happened when the Will was signed by you.

Annual updates

The Legal Documents Care Package includes a free annual Will update through Redstone if you need it. This covers up to three minor changes, as long as they are requested at the same time. Please see the terms and conditions for further details.

Serious Illness and Bereavement Service

If you're diagnosed with a serious illness or suffering from bereavement, you may need extra support. Through Red Arc Assured Limited, the Legal Documents Care Package includes access to practical advice and support from professionals. You will have your own personal nurse adviser for as long as you need who can organise home visits, therapy or counselling.

Legal Documents Care Package costs

4

Annual fee (by Direct Debit only)

| | |
|--------------------|-------------------|
| Single application | £34.80 (inc. VAT) |
| Joint application | £46.80 (inc. VAT) |

Once you have taken the Legal Documents Care Package and signed your final Will, Redstone will check that the correct procedure has been followed before storing your Will. This will give you confidence that your Will is a valid legal document.

Your annual fee will be collected by Redstone each year via Direct Debit until you cancel your package. You will be contacted in writing shortly before the first payment is due.

How to apply

Please complete the form overleaf along with your Direct Debit mandate, detach and hand in at your local Skipton branch with your Redstone Will and/or your Skipton POA and up to three additional legal documents you may wish to store. For your reference, we would recommend that you keep copies of your chosen documents.

We will send your document(s) to the secure storage facility at Redstone. Once your first payment has been made, Redstone will then send you your account number. You'll need your account number if you have any queries or wish to arrange a Will update. Your account number can also be used by your Executors or Attorneys as a quick reference when required, so you should pass your account number information to them.

Let us know what you think

Making sure our customers are happy matters to us. So if you think we could improve our products or service, or if you have a complaint, please let us know. If you'd like to find out more about our internal complaints procedure, please ask for more details at any branch or from our principal office.

Terms and Conditions

1. Free annual update service by Redstone Wills Limited (Redstone) relates to simple amendments to an existing Skipton Will taken out through Skipton's Will Writing Service or to a Will referred by Skipton and written by Redstone, except for those amendments listed below as not included. It does not relate to an application for a different type of product or document.

From the list below, up to three minor changes can be made together, as long as they are requested at the same time:

- Names.
- Addresses.
- Provision for foreign assets.
- Funeral wishes.
- Executors.
- Guardians.
- Amounts of legacies.
- Residuary Beneficiaries.
- Removal of any section of the Will as agreed.

Separate requests, involving minor changes, will incur a charge. If you cancel the Legal Documents Care Package, a charge may be included, see below.

The following changes are not included:

- Change a Discretionary Trust (without Redstone's prior consent).
- Change a Life Interest Trust (without Redstone's prior consent).
- Add a Discretionary Trust.
- Add a Life Interest Trust.

The update service relates only to Wills. Updates to other documents are not included.

2. The Serious Illness and Bereavement Services are provided by Red Arc Assured Limited. Skipton Building Society accepts no responsibility for the advice given via the Serious Illness and Bereavement helplines. Please note that we reserve the right to vary service levels or withdraw the service for reasons beyond our control. If we do so, we will seek to replace this service with a similar service but cannot guarantee to do so.

3. Should you cancel the Legal Documents Care Package within the first year, then Redstone will charge an administrative fee of £10 (invoiced by Redstone) in addition to any annual fees already paid before Redstone return your document(s) to you. Please note that an additional fee (equivalent to the normal Redstone rate of £50.40 per document amended) is also payable if you have applied for the free update service within this initial 12 month period. If this is the case, then documents will not be returned by Redstone until this additional fee for amends made is paid. The pricing is based on the assumption that the service is held for a number of years. If it stopped early, i.e. in year one, Redstone therefore need to recover these additional charges.

4. Should you cancel your Legal Documents Care Package account, we are unable to refund annual storage payments once they have been made.

5. Although Redstone will attempt to keep you advised of changes in legislation, including changes that affect tax-mitigation measures in your Will, they cannot guarantee to do so. It is therefore vital that you keep in regular contact with Redstone. We cannot accept responsibility should your documentation become out-of-date or if measures within them become ineffective.

6. The Legal Documents Care Package service is only available to customers of Skipton Building Society who have written a Will, Power of Attorney (POA) or other legal documents through Redstone and/or any of Redstone's specialist partners. Other legal documents may be accepted at the discretion of Redstone.

7. A single Legal Documents Care Package account for one person allows a maximum of four legal documents. A joint Legal Documents Care Package application for two partners allows a maximum of six legal documents (three per client).

8. Additional types of non legal documents may be stored at our discretion. Please check with us should you wish to include other documents which may be accepted at our discretion; an additional administrative charge may apply.

9. The maximum combined weight for all documents requiring storage is set at 1kg.

10. Wills requiring storage should be handed into one of Skipton's branches for secure transport to Redstone or you may have arranged storage with Redstone directly upon returning your signed instructions. However, if you choose to send your documents yourself, we would recommend that they are posted via recorded delivery, which would be paid for by you.

11. The Legal Documents Care Package service is provided by Skipton Trustees and administered by Redstone Wills Limited, both of which are part of the Skipton Building Society Group. Please note, that when payment is taken, the following text will show up on your bank statement: "Redstone Wills Limited".

12. All payments for the Legal Documents Care Package must be made by Direct Debit. Redstone cannot accept any other method of payment.

13. Redstone will provide annual written confirmation of when payment is due, providing no less than 10 days notice before payment is taken from your bank or building society account.

14. It is the customer's obligation to keep copies of the documents not provided through Skipton Will Writing or Will Referral Service and stored with Redstone.

Storage instruction form

Please store my documents in the Redstone Wills Limited storage facility.

| | |
|------------|----------------------|
| Name | <input type="text"/> |
| Address | <input type="text"/> |
| | <input type="text"/> |
| | <input type="text"/> |
| Postcode | <input type="text"/> |
| Tel Number | <input type="text"/> |
| Email | <input type="text"/> |

Regular annual payment by Direct Debit

Single application ☐ Joint application ☐

I have completed the Direct Debit mandate (overleaf).

Where possible, I would like Redstone to keep me informed of any relevant changes in legislation which may affect the contents of my Will.

How we use your personal data

Your details are held by Skipton Trustees Limited, Skipton Building Society and Redstone Wills Limited, who for the purposes of Data Protection, are each Data Controller's responsible for the use, sharing, holding and protection of your personal data.

Your personal data will be used to operate, administer, manage and deal with your enquiries and/or requests relating to the Legal Documents Care Package.

Your personal data will be shared by Skipton Trustees Limited, Skipton Building Society, Redstone Wills Limited between themselves, their agents and third party administrators where required.

Each party will hold personal data for a period determined by their regulatory, legal and business requirements and this will continue beyond the provision of the service.

You have the right to be informed about and to access your personal data, have inaccurate or incomplete personal data corrected, request the erasure of your personal data, restrict the collection, use, sharing and retention of your personal data, request the electronic transfer of your personal data, object to the collection, use, sharing and holding of your personal data and complain to the Information Commissioner's Office. Some of these rights only apply in certain circumstances. To exercise any of these rights, please contact:

The Compliance Officer, Redstone Wills Limited, Windmill Road, St Leonards-on-Sea, East Sussex TN38 9BY or Customer Relations, Skipton Building Society, The Bailey Skipton, North Yorkshire BD23 1DN.

You can also find out more about how your personal data is used, who it's shared with and why, how long it's kept, the lawful basis that apply, your rights and how to exercise them on our websites www.redstonewills.com and www.skipton.co.uk or by calling Skipton Building Society on 0345 850 1700.



visit your **branch**



call **0345 850 1700**



visit **skipton.co.uk**



Skipton Building Society is a member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, under registration number 153706, for accepting deposits, advising on and arranging mortgages and providing Restricted financial advice. Principal Office, The Bailey, Skipton, North Yorkshire BD23 1DN.

The Legal Documents Care Package and Will and POA Referral Services are provided by Skipton Trustees Limited, registered office: The Bailey, Skipton, North Yorkshire BD23 1DN, registered in England no. 6258324, and administered by Redstone Wills Limited, Windmill Road, St Leonards-on-Sea, East Sussex TN38 9BY. Company no. 3673190. Skipton Building Society and Redstone Wills Limited are both members of the Society of Will Writers and they both abide by their Code of Practice, copies of which can be found on The Society of Will Writers website or by writing to them at Chancery House, Whisby Way, Lincoln LN6 3LQ. Please note Wills, POA and the the Legal Documents Care Package are not regulated by the Financial Conduct Authority.

Ref: 317948_18/02/2021.

Redstone Case Reference (for office use only)

| |
|--|
| |
|--|



Redstone Wills Limited
Windmill Road
St Leonards on Sea
East Sussex
TN38 9BY

Instruction to your bank or building society to pay by Direct Debit

Service user number:

| | | | | | |
|---|---|---|---|---|---|
| 4 | 3 | 5 | 2 | 9 | 7 |
|---|---|---|---|---|---|

Name(s) of account holder(s)

| |
|--|
| |
| |

Reference:

| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

Bank/building society account number

| | | | | | | | |
|--|--|--|--|--|--|--|--|
| | | | | | | | |
|--|--|--|--|--|--|--|--|

Branch sort code

| | | | | | |
|--|--|--|--|--|--|
| | | | | | |
|--|--|--|--|--|--|

Name and full postal address of your bank or building society

| | |
|-----------------|-----------------------|
| To: The Manager | Bank/building society |
| Address | |
| | |
| Postcode | |

Instruction to your bank or building society

Please pay Redstone Wills Limited Direct Debits from the account detailed in this Instruction, subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Redstone Wills Limited and, if so, details will be passed electronically to my bank/building society.

Signature(s)

Date

Banks and building societies may not accept Direct Debit Instructions for some types of account

This guarantee should be detached and retained by the payer.

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Redstone Wills Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Redstone Wills Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Redstone Wills Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society – if you receive a refund you are not entitled to, you must pay it back when Redstone Wills Limited asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.