

Asset Search Report

Report prepared for:

Mr J Sample
Sample House
Sample Street
Sample Town
SA1 1AS

In Respect of

The Late Joe Sample

Report Date: 19-SEP-2013

If you would like any further assistance regarding this report then please contact:
Landmark Financial Asset Search, Imperium, Imperial Way, Reading, Berkshire, RG2 0TD
Telephone Number: 0844 844 9967 email: customerservices@landmarkfas.co.uk

CONTENTS

1. Results of the Asset Search undertaken.
2. List of Financial Institutions searched.
- 3a Who are Landmark FAS Limited?
- 3b What does the Asset Search involve?
4. Important aspects to consider in respect of taxation on death.
5. Useful contacts.

1. Results of Financial Asset search

Name: Joe Sample
Date of Birth: 01/01/1931
National Insurance Number: 00 00 00 00 0
Last Known Address(s): Sample House, Sample Street, Sample Town, SA1 1AS
Previous Address:

We have now completed our search in respect of the above named client. As agreed this search was undertaken under our standard search facility and we have contacted the organisations detailed in Section 2 of this report. We have listed below all positive responses received within the 28-day period. To further assist you, we have also included the contact details on file. It is possible that you may already be aware of these assets. If you require clarification or assistance please contact our dedicated helpline on: 0844 844 9967 or email: customerservices@landmarkfas.co.uk

With regard to Bank and Building Society Accounts, Landmark Financial Asset Search contact the units which deal with dormant accounts. In general, a 'dormant account' is classified as one where there have been no customer transactions for circa 2 years AND efforts to contact the account owner have failed. In such circumstances, the account will be closed and the records transferred to the business units we contact.

Simply being inactive does not mean that the bank will treat the account as dormant - there are many sensible reasons why some accounts are inactive. If an account is inactive, but still maintained by a branch, it will not be identified by our search but by the existence of a statement or other document.

Our policy is to maintain an ongoing relationship with the Financial Institutions. If any future positive responses are received within 90 days you will automatically be forwarded an updated report. In the unlikely event that we receive details outside the 90 day period we will advise you of any findings by e-mail.

Assets Found

Institution	Standard Life
Address	30 Lothian Road, Edinburgh, EH1 2DH
Tel. No.	0845 272 8810
Notes	Assets Identified - In communication with the Solicitors dealing with the estate. Ref: XXXXX-XXXX

2. List of Financial Institutions searched.

The companies we include in each type of search are continually being monitored and extended to improve our service. Investment companies, life offices, banks and building societies are all keen to ensure orphan assets are returned to their rightful owners and as such are committed to working with us to improve our service.

The companies currently assisting us include the following:

Abbey National Life	Colonial Life Insurance Company (UK) Ltd
Aegon	Colonial Mutual
Aetna	Combined Life
Alba Life Limited	Commercial Union Life Assurance Company Limited
Alliance & Leicester PLC	Consumers Life Insurance Company Ltd
Allianz Cornhill Insurance PLC	Continental Life
Artemis Fund Managers Ltd	Cornhill
Asset Checker	Credit & Commerce Life Assurance Ltd
Aviva	Credit Suisse
Aviva Direct Limited	Crescent Life
Aviva Investment Funds Limited	Crown Assurance Company
Aviva Life & Pensions Limited	Crown Life
Aviva Trustees Limited	Crusader Insurance Company Ltd
Aviva, PEPs and ISAs	Ebor Phoenix Assurance Company Ltd
Baillie Gifford & Co.	Equico International Ltd
Barclays Bank	Evergreen Retirement Assurance Ltd
Barclays Global Investors Ltd	F&C Fund Management Ltd
Baring Fund Managers Limited	F.S Assurance Ltd
Black Sea & Baltic Ins Co Ltd	Fidelity
Blackburn Assurance Ltd	Foreman & Staff Mutual Benefit Society
Blackburn Philanthropic Assurance Ltd	Framlington Group
Blackburn Philanthropic Burial Society	Franklin Templeton Investments
Bradford Insurance Company Limited	Friends Provident
Britania Life Association of Scotland	GAN Life & Pensions
Britannia Building Society	GE Life
Britannia Life	Gartmore Investment Management Plc
Britannic Assurance	General Accident Life Assurance Corporation Plc
Britannic Assurance Company Ltd	General Portfolio
Britannic Assurance Plc	Globe Insurance Company Ltd
Britannic Money Investment Services Ltd	Gresham Life
Britannic Retirement Solutions Ltd	Grosvenor Life
Britannic Unit Linked Assurance Ltd	Growth & Secured Life Assurance Society
British Legal Life Assurance Company	Guardian Royal Exchange
CGNU Life Assurance Limited	HBOS
Canada Life Limited	HSBC
Canada Life Management (UK) Ltd.	HSBC Asset Management (Europe) Ltd
Century Life Plc	Henderson News Star Global Investors
Certainty	Hibernian
Cheval Insurance Ltd	Hiscox Insurance Company Ltd
City of Birmingham Friendly Society	Invesco Perpetual
City of Edinburgh Life Assurance Company Ltd	Investec Asset Management Ltd
Clerical Medical	Jupiter Unit Trust Managers Ltd
Close Investments	LAS Investment Assurance Company
Co-operative Insurance Society	

LAS Pensions Management
 Lamont Life Assurance Company
 Langham Life Assurance Association
 Law & Union Rock Insurance Company Ltd
 Lazard Asset Management Ltd
 Legal and General
 Life Association of Scotland Ltd
 Lifetime
 Lincoln Unit Trust Managers Ltd
 Liverpool London & Globe Insurance Company
 Lloyds Life Assurance Ltd
 Lloyds TSB
 Lloyds TSB Life
 London Life Linked Assurances Ltd
 London Life Ltd
 London and Edinburgh Insurance Company Limited
 Loyal Endeavour Friendly Society
 M & G Investments
 MGM Assurance
 Marlborough Funds
 Merchant Investors Assurance Company Ltd
 Mutual Life Assurance
 NEL Britannia Assurance Ltd
 NFU Mutual
 NM Pensions (Tomorrow™)
 NPI
 NPI Ltd
 NS&I
 National Australia Life Company
 National Employers Life Assurance Company Ltd
 National Friendly Collecting Society
 National Provident Life
 National Westminster Life Assurance Ltd
 Nationwide Building Society
 New Zealand Life
 Newbury Building Society
 Newton Investment Management Ltd
 North British & Mercantile Insurance Company
 Old Mutual Life Assurance Company Ltd
 Old Mutual Fund Managers Limited
 Oxford Life Assurance
 PFM Assurance Ltd
 Pearl Assurance
 Pearl Assurance Unit Funds Ltd
 Pearl Assurance Unit Linked Pensions Ltd
 Pegasus Assurance Ltd
 Phoenix & London Assurance Limited
 Phoenix Assurance Ltd
 Phoenix Life & Pensions Limited
 Phoenix Life Group
 Pioneer Life Assurance Company
 Pioneer Mutual Insurance Company Ltd
 Preston Philanthropic
 Prolific Life & Pensions Ltd
 Property Growth Assurance Company Ltd
 Prosperity Financial Services Ltd
 Prosperity Life Assurance
 Providence Capital Life Assurance Company Ltd
 Provident Mutual Life
 Provincial Life Assurance Co Ltd
 Provincial Pensions Ltd
 Prudential
 Prudential Peps and ISAs
 Reassure UK
 Resolution Life Plc
 Royal & Sun Alliance Life & Pensions Ltd
 Royal & Sun Alliance Unit Linked Assurances Ltd
 Royal Co-operative Benefit Society
 Royal Co-operative Collecting society
 Royal Heritage Life Assurance Ltd
 Royal Insurance (1968) Limited
 Royal Liver Assurance
 Royal London
 Royal Scottish Assurance
 Royal Sun Alliance
 SG Asset Management UK Ltd
 Santander (Abbey)
 Schroder Investment Management Ltd
 Scottish Amicable
 Scottish Equitable (Aegon)
 Scottish Life Investments
 Scottish Mutual Assurance plc
 Scottish Provident
 Scottish Union
 Scottish Widows
 St James's Place UK Ltd (ISA and Unit Trusts)
 Standard Life
 The Yorkshire Insurance Company
 Tyndall Life
 UBS Global Asset Management UK Ltd
 UK Life
 Virgin Money
 Wesleyan Assurance Society
 Wesleyan and General
 Windsor Life
 Winterthur Life UK

3a. Who are Landmark FAS Limited?

Landmark FAS Limited is the UK's first "on line" financial asset tracing system. In the complex, ever changing arena that is today's financial market place, both the Government and Financial Institutions are determined to ensure that assets are reunited with their rightful owners. Our service has been designed to enable executors to ensure that financial assets are identified.

3b. What does the asset search involve?

Our search facility has been developed in conjunction with leading financial institutions over a number of years. It involves a comprehensive and efficient search facility to ensure accurate financial information on the totality of an individual's estate on death. The search will automatically access each institution's database to ensure over 95% of all invested funds under management in the UK are searched. This will include pension funds, life policies, unit and investment trusts and other collective investments.

Having undertaken an asset search you can be satisfied that you have taken all reasonable steps to identify and allocate all financial assets. This search also reduces the risk that unknown assets are missed and either lost forever, or possibly found at a later date, causing unnecessary problems.

A list of the financial institutions searched is included within Section 2 of this report.

4. Important aspects to consider in respect of taxation of Life, Pension and Investment policies on death.

Beneficiaries should be made aware and advised of the tax implications in respect of assets that are encashed as the result of a death. In general terms proceeds from different investment contracts can be liable to different types of taxation.

The following notes have been prepared in general terms and should be used for guidance purposes only. Please consult with your professional financial adviser to obtain a fuller indication of the effect on personal circumstances.

Life Policies:

In general terms, on the encashment of a life policy due to a death, no income or capital gains tax is payable, where the policy is a qualifying policy. Clarification of whether the contract does meet the qualifying rules, should be obtained from the financial institution providing the benefits. The proceeds of the policy will then form part of the policyholder's estate for Inheritance Tax purposes if the benefits have not been written under trust.

On death of the life insured a cash payout will be paid to the executor's of the estate for onward transmission to the beneficiaries of the Will, or under the rules of intestacy.

Personal Pensions:

Currently there is no liability to personal tax within pension funds, and individuals would have received tax relief (at personal marginal rates) on contributions they paid to the contract. Generally the value of the policy will be paid out on death at the discretion of the pension administrator or if applicable by any appointed trustees.

In most cases, there is no tax payable on the death benefit. However, if paid to an individual, this will then be included within the estate of that person. Consideration should therefore be given to placing the pension in an individual trust or nominating that the death benefit be paid to an existing trust. Payments from the trust can then be made tax efficiently as loans to the beneficiaries of the trust.

Investment Bonds:

Where the policy is non-qualifying (clarification required from financial institution providing benefits) any benefits arising on death, will trigger a chargeable event. The assessable individual will be the deceased - the policyholder. The chargeable event is assessed by reference to the value immediately before death, taking into account any previous withdrawals made from the contract to establish the profit derived from the policy.

If the contract is a UK policy then the chargeable amount will be assessed to marginal higher rate tax with a credit given for 20% tax, as this amount would previously have been accounted for within the fund. The policy does form part of the policyholder's estate for Inheritance Tax purposes if the benefits have not been written under trust. The benefits available will then be paid to the executor's of the estate, who will distribute the proceeds to the beneficiaries of the Will, or under the rules of intestacy.

Unit Trusts:

The value of the Unit Trust on death will be included in the deceased's estate for Inheritance Tax purposes. The actual units do not have to be encashed on death. All accrued gains from the unit trust holding will disappear and no Capital Gains Tax is payable on death. The beneficiary of the will is deemed to acquire them at their probate value.

Investment Trusts:

The value of the Investment Trust will be included in the deceased's estate at death for Inheritance Tax purposes. Investment Trust shares do not have to be encashed on death. All accrued gains from the shares will disappear and no Capital Gains Tax is payable on death. The beneficiary of the will is deemed to acquire them at their probate value.

Interest on Bank/Building Society Accounts:

Ownership of the Bank/Building Society Account passes according to the deceased's will or by survivorship where there is a surviving joint account holder. Any interest accrued after the date of death is assessable on the beneficiary of the will.

Other useful information

Expression of Wish:

Where the distribution of assets is made by the Trustees of a trust or pension scheme and the recipients are at the trustees' discretion, it is advisable to complete an expression of wish to indicate to the trustees who you would like to benefit. This will ensure funds are distributed according to your wishes. However, it should be remembered that an expression of wish is not a binding instruction.

Trusts:

It is important to establish if any Policy or Contract is the subject of a trust. Policies or contracts written under trust can be subject to entirely different tax treatment.

Financial Assets:

The value of assets held in financial institutions is normally determined by the price of a unit on the day prior to the valuation request.

Collective investments including Life Policies and unit trusts have an internal facility to switch values into a cash or deposit fund. This facility could be of value where a spouse wishes to consolidate current values prior to encashment or re-investment.

Values Provided:

It is important to establish and verify the figures provided by Life companies. In particular, figures can be subject to either enhancements or reductions for a variety of reasons. An example of this could be that one contract can often have sub contracts to hold separate benefits, i.e. Protected Rights values on a pension contract.

5. Useful Contacts

IFA Promotions Ltd (IFAP): IFAP has been running for over 17 years and promotes the benefits of independent financial advice to consumers and businesses. IFAP Promotions provide a facility to locate a suitably qualified Independent Financial Adviser in your area. This can be accessed via the link below.

Website: www.unbiased.co.uk

Contact address: 2nd Floor, 117 Farringdon Road, London, EC1R 3BX

Telephone Number: 0207 833 3131

Financial Service Authority (FSA): The FSA is an independent body that regulates the financial services industry in the UK.

Website: www.fsa.gov.uk

Contact address: 25 The North Colonnade, Canary Wharf, London, E14 5HS

Telephone Number: 0207 066 1000

FSA Register: This provides a public record of financial services firms, individuals and other bodies which fall or have come under its regulatory jurisdiction as defined in the Financial Services and Markets Act 2000.

Website: www.fsa.gov.uk/register

Financial Ombudsman Service: Provides assistance in resolving complaints against bank, building society, financial adviser, insurance company, investment firm, stockbroker or unit trust company.

Website: www.financial-ombudsman.org.uk

Contact address: South Quay Plaze, 183 Marsh Wall, London, E14 9SR

Telephone Number: 0207 964 1000

National Association of Pension Funds Ltf (NAPF): The NAPF represents the interests of the occupational pensions movement.

Website: www.napf.co.uk

Contact address: NIOC House, 4 Victoria Street, London, SW1H 0NX

Telephone Number: 0207 808 1300

Department for Work and Pensions (DWP): The DWP is a UK Government department responsible for welfare and employment issues.

Website: www.dwp.gov.uk

Telephone Number: 0845 3000 168 - information on getting and understanding a State Pension Forecast.

Financial Asset Search - TERMS AND CONDITIONS

1. **The Definitions:**
 - a. "we", "us", "our" refer to Landmark FAS Limited, a company incorporated in England and Wales with Registered Number 5861567 whose registered office is at Landmark FAS Limited of 5-7 Abbey Court, Eagle Way, Sowton, Exeter, Devon, EX2 7HY and it is this company that is the contracting party with you;
 - b. "Terms and Conditions" means these terms and conditions including any amendments to them from time to time that form part of a Contract with you;
 - c. "Contract" means a legally binding contract between us and you;
 - d. "Consumer" means a natural person acting for purposes that are outside his trade, business or profession;
 - e. "you", "your" refers to a party with whom we have contracted on the basis of these Terms and Conditions; and
 - f. "Services" means the services that we are to supply in terms of a Contract.
2. **The Terms:**
 - a. These Terms and Conditions apply to all Contracts to the exclusion of all other terms and conditions except any that are both (a) implied by law and (b) cannot otherwise be excluded by operation of law.
 - b. If you enter into a Contract with us then you are deemed to have accepted these Terms and Conditions.
 - c. We may from time to time alter the Terms and Conditions and the pricing structure that are the basis on which we enter into Contracts. Any change to our Terms and Conditions and pricing structure will be published on our website. You are responsible for regularly reviewing the Terms and Conditions to obtain notice of such changes. Any Contract that is entered into incorporates the Terms and Conditions and pricing structure current at the time that Contract is entered into by you and by us. A separate Contract is deemed to be entered into by you and by us on each separate occasion on which you give us an instruction for a search. The Contract will be deemed to be entered into when we receive your instruction. A copy of our current Terms and Conditions is available on request being made by you.
 - d. You warrant to us that you are not a Consumer. We will not enter into a Contract to provide Services to a Consumer.
 - e. The charges payable by you to us for Services are those set out in the current relevant price lists supplied by us to you or as quoted in writing by us to you or as published by us. All charges are stated exclusive of Value Added Tax and Value Added Tax will be paid in addition thereon. We are entitled to invoice you for our charges at any time after a Contract has been entered into between you and us and you will pay our invoice in full within thirty days of the date on our invoice. If you do not pay within that period then we are entitled to charge you, and you will pay, in addition, interest on the full amount of our invoiced sum (excluding Value Added Tax) at a rate equivalent to eight per cent per annum above the Bank of England base rate (as varied from time to time) and interest will accrue until we have received full payment of our invoice sum, relevant Value Added Tax and all accrued interest. Should that interest rate factor cease to exist as an identifiable interest rate factor then we will be entitled to substitute such other interest rate factor as appears to us, acting reasonably, to be an equivalent interest rate factor.
 - f. Without prejudice to any other means of communication, we will be entitled to communicate with you, and will normally do so, by e-mail to any e-mail address that you have supplied to us. Invoices may be issued by e-mail.
 - g. You undertake that all details that you provide to us and that we need for the purposes of providing our Services to you are correct.
 - h. Any dates quoted by us to you for the provision of the Services are approximate and do not have any contractual effect and shall not be treated as being of the essence of any contract.
 - i. By entering into a Contract with us you are appointing us to be your agent for the purposes of seeking information from third parties on your behalf within the scope of our Services and we may represent ourselves as such but only for that purpose. Our Services will in no circumstance involve us having any authority on your part to enter into any contract with any third party that is binding upon you and our agency is limited to seeking information on your behalf from third parties. Notwithstanding anything apparently to the contrary in any Terms and Conditions we accept responsibility to you for the consequences of any fraud or dishonesty on our part or on the part of any of our employees in acting as your agent.
 - j. We make no representation express or implied that our Services will give rise to positive results, nor as to the content of any responses received by us from third parties nor that responses will be received. Our Services are limited to making the appropriate enquiries on one occasion only, collating responses received and issuing one single report to you after 28 days from the date when our first enquiry is issued to a third party. If we receive additional responses after 28 days but before 90 days from the date when our first enquiry is issued to a third party we will issue another report free of charge to you incorporating those responses. Any responses received beyond such 90 days will be advised to you but not in the format of a report.
 - k. We are entitled to withhold our report until all sums due to us by you under the Contract have been received by us.
 - l. If we have any liability to you then such liability shall (save in the case of fraud or personal injury or death) be limited in respect of any claim arising under any Contract to the amount invoiced to, and paid, by you, excluding Value Added Tax. We will not be liable for any failure in the performance of our obligations under a Contract caused by factors or circumstances outside of our control including but not limited to any act of God, war, strike, lock out, industrial action, break down of systems or network access, flood, drought or storm. We are providing our services on an "as is" basis and we make no representations or warranties of any kind with respect to our services and disclaim all such representations or warranties to the fullest extent permitted by law. In addition we make no representations or warranties about the accuracy, completeness or suitability for any purpose of the information that we provide and that is provided to us by third parties. We shall also not be liable for any compensatory, special, indirect or consequential damages, loss of data, income or profit, loss of or damage to property and claims of third parties.
 - m. If any part of these Terms and Conditions is unenforceable (including any provision in which we seek to limit our liability to you) the enforceability of any other part of these Terms and Conditions will not be affected.
 - n. The Contract is made between us and you and shall not be assignable by either of us. We may sub-contract the performance of the Contract in whole or in part.
 - o. You acknowledge that you have not entered into this Contract in reliance upon any warranty or representation made by us or any other person and you waive any rights to damages or to rescind a Contract that you may have for misrepresentation (other than a fraudulent misrepresentation).
 - p. You will indemnify us and keep us indemnified against all claims, losses, costs and expenses including legal expenses on an indemnity basis howsoever attaching to us in respect of any claims made by third parties against us arising out of you contracting with us or the information that you provide to us or any use that you may make of the information that we provide to you.
 - q. Our Services are intended for users within the United Kingdom only. You warrant that you will use our Services only for purposes within the United Kingdom.
 - r. We will use reasonable endeavours to ensure that none of the materials that we may provide you with contain or promulgate any viruses or other malicious code. It is however recommended that you should virus check all materials received by you from us by e-mail and regularly check your computer for the presence of viruses and other malicious codes. We exclude to the fullest extent permitted by applicable law all liability other than liability for death or personal injury in connection with any damage or loss caused by computer viruses or other malicious code originating or contracted from us.
 - s. You are entitled to make such use of the Services as you think fit, including without limitation providing the Services either as a stand-alone product or report or in combination with any other service you may offer to third parties on your terms and conditions.
 - t. The Services shall be delivered to you in accordance with clause h and shall, unless the parties agree otherwise, be provided in PDF format.
 - u. In consideration of both parties entering into this Contract all information relating to this Contract in any form (including, without limitation, in written, oral, visual and electronic form) which has been or may hereafter be disclosed to the other party or its directors, employees, agents or advisers in connection with the Contract (the "Confidential Information"), each party hereby undertakes to the other (each such undertaking being made separately) as follows:
 - i. each party will maintain the Confidential Information in strict confidence and, save as provided herein, will not divulge any of the Confidential Information to any third party; and
 - ii. neither party will make use of the Confidential Information other than for the purpose of this Contract which, for the avoidance of doubt, shall include an ability to disclose information to third parties as necessary to obtain the Services.
 - v. The provisions of clause u shall not apply to any information which enters the public domain:
 - i. not as a result of the breach by either party of its obligations under clause u; or
 - ii. which is already in the public domain at the date of this Contract.
 - w. We are registered under the Data Protection Act 1998. You authorise us to hold any data that you supply to us on our computer system and to use the same for any purpose that can reasonably be inferred from the nature of the Services that are the subject of the Contract. We will normally destroy any information that you have provided to us in respect of your client, and any responses that we have received pursuant to the Services within 6 months after the date that the Contract is entered into between you and us.
 - x. We undertake to use the information you provide to us solely for the purpose of fulfilling our obligations under the terms of this Contract and satisfying your orders for our Services. We shall make no other use of the information, including, without limitation, passing it to any third party for any other reason, and shall take all reasonable measures to preserve the security and confidentiality of such information.
 - y. The relationship of the parties is that of independent contractors dealing at arm's length and nothing in this Contract shall be construed so as to constitute either as an employee of the other, and neither party is authorised to represent the other party as such.
 - z. Any notice to be given under this Contract may be delivered personally or sent by pre-paid airmail post, courier or transmitted by email to the other party at the address given at the beginning of this Contract or such other addresses as may be notified in writing by either party to the other from time to time. Any notice as sent shall be deemed to have been duly given if sent by personal delivery or courier upon delivery at the address of the relevant party, if sent by pre-paid airmail post four (4) days after the date of posting and if sent by email upon confirmation of transmission.
 - aa. No variation of or amendment to this Contract shall bind either party unless made in writing and signed by both parties hereto.
 - ab. Failure of either party to enforce or exercise, at any time or for any period, any term of this Contract, does not constitute, and shall not be construed as, a waiver of such term and shall not affect the right later to enforce such term or any other term herein contained.
 - ac. This Contract shall be governed by and construed in accordance with English law. The parties to this Contract irrevocably agree that the courts of England are to have exclusive jurisdiction to settle any questions or disputes which may arise out of or in connection with this Contract.
 - ad. If any dispute arises out of this Contract the parties will in good faith attempt to settle it by mediation in accordance with the Centre for Dispute Resolution (CEDR) Model Mediation Procedure current at the time of the dispute. To initiate the mediation a party must give notice in writing ("the Mediation Notice") to the other party requesting a mediation in accordance with this clause. The mediation is to take place not more than 28 days after the date of the Mediation Notice. If there is any issue on the conduct of the mediation upon which the parties cannot agree within 14 days of the Mediation notice, the parties shall procure that CEDR will, at the request of any party, decide the issue for the parties, having consulted with them first. The cost of such mediation shall be borne by the parties equally. Recourse to this dispute resolution procedure shall be binding on the parties as to the submission to mediation but not as to its outcome and accordingly all negotiations are to be conducted in strict confidence and without prejudice to the rights of the parties in future legal hearings. Except for the right to seek interlocutory relief no party may commence proceedings until 7 days after the parties have failed to reach a binding settlement by mediation.
 - ae. This Contract constitutes the entire agreement and understanding between the parties in respect of the subject matter hereof and supersedes any prior agreement, understanding or arrangement between the parties, whether oral or in writing. No representation, undertaking or promise shall be taken to have been given or be implied from anything said or written in negotiations between the parties prior to this Contract except as expressly stated in this Contract. Neither party shall have any remedy in respect of any untrue statement made to it upon which it has relied in entering into this Contract (unless such untrue statement was made fraudulently) and that party's only remedies shall be for breach of contract as provided in this Contract.
 - af. Provisions of this Contract which either are expressed to survive its termination or from their nature or context it is contemplated that they are to survive such termination shall remain in full force and effect notwithstanding such termination.
 - ag. The parties shall do and execute all such further acts and things as are reasonably required to give full effect to the rights given and the transactions contemplated by this Contract.
 - ah. Nothing in this Contract shall confer any benefit or the right to enforce any term of this Contract on any third party.
 - ai. Nothing in this Contract shall confer any benefit or the right to enforce any term of this Contract on any third party under the Contract (Rights of Third Parties) Act 1999.