

THE MACFARLANE TRUST

Minutes of an extraordinary meeting of the Trustees held at Alliance House on Wednesday November 29th 1989 at 11.00am

-----

**Present:** The Rev Tanner, Mr Grinsted, Mr Cashman, Mrs Guy, Dr Jones, Mr Knight, Mr Palmer, Mr Stevens and Mr Taylor.

**In Attendance:** Mr Watters, Wg. Cdr. Williams, Mr Williams & Ms Turner.

**AGENDA**

- 89X.1 Report by Chairman of meeting with Secretary of State.
- 89X.2 Report by Administrator on meeting with D.H. officials.
- 89X.3 Report by Deputy Chairman on meeting at Charity Commission.
- 89X.4 To consider any formal resolution as necessary.
- 89X.5 To agree future action.
- 89X.7 To consider implications on Macfarlane Trust policy.
- 89X.8 Any other business.

Opening Remarks.

The Chairman thanked all present for their response to the calling of the meeting at such short notice and gave the apologies of Mrs Leitch who was unable to attend.

**89X.1 REPORT BY CHAIRMAN.**

The Chairman said that events had moved extremely quickly in the past week. At their meeting on Monday 20th November the Trustees had discussed in general terms the possible effects on the Trust of the Government's response to the campaign for compensation, but that no action could be decided because at that time no proposal either formal or informal had been made to the Trust.

On Tuesday 21st November the Trust and the Haemophilia Society had been invited to a meeting with the Secretary of State for Health scheduled for 12.45 on Thursday 23rd November. No detailed agenda or papers had been provided in advance of the meeting.

At the meeting it quickly became clear that the Trust and the Society had been invited to be told the Government's intentions only just in advance of an official parliamentary statement and press release. (Agenda paper 89x.1 reproduced as Annex A.) There had therefore been no negotiation and very limited scope for discussion, though the views of the Trust and the Society had been firmly presented to the extent that the draft statement and press release had been modified in some areas.

The Secretary of State had made it clear that the Government did not intend to alter its position that compensation must be handled by the Courts and hence that the proposed payment was not a settlement or compensation payment. On behalf of the Society the Chairman had welcomed the proposed £20,000 per individual but stressed that in the context of the campaign it would be regarded as only a beginning and that they would continue to press for higher levels of settlement.

The Secretary of State had been asked why the Government did not make the payments itself and the response was that using the Trust was necessary in order to be able to give the same concessions on tax and social security payments as were currently given to Macfarlane Trust payments.

The Government proposal was to pay the Trust £19 million and for the Trust to provide the balance and be later reimbursed. The need for this was questioned and the reply was that this would enable funding from future years to be used. It was pointed out that the Trust may not be legally able to use its funds in this way but the official response was that the Government lawyers were of the opinion that means could be found to do so.

The Chairman then asked the Administrator to cover the next stage of the negotiations.

## **89X.2**

### **REPORT BY ADMINISTRATOR**

The Administrator said that following the Parliamentary statement made on the afternoon of Thursday 23rd November he had arranged to meet representatives of Department of Health on Monday 27th to discuss the ways and means by which the

Government intentions could be achieved.

In the meantime he had consulted Mr John Clericott, a Deputy Commissioner of the Charities Commission, and explained the Government proposals and the Trust misgivings. Mr Clericott gave his initial view that the Government proposals were out of order for the Trust and offered the support of the Commissioners if necessary to reach an effective solution.

Armed with this ruling he had on Monday 27th been able to convince the Department representatives (Messrs Heppell and Canavan) that the Trust objections to the proposals were well founded and did not represent any lack of will on the part of the Trust to do the best it could for the people in its care. He made clear his certainty that the Trustees would wish to do all they could to help subject to no compromise to the terms of the Trust Deed and the further work of the Trust.

On this basis and with the kind cooperation of Mr Clericott a meeting had been arranged for the next day at the Charity Commission which was attended by Mr Grinsted and the Administrator and representatives of the Department.

#### 89X.3

#### REPORT ON MEETING AT CHARITY COMMISSION

The Deputy Chairman reported on the meeting held on Tuesday 28th November. This had been hosted by the Charity Commission but the Deputy Commissioner and the Commission's lawyer had acted as arbitrators and advisers rather than attempting to control or even chair the discussion. The Department representatives had included officials and their legal advisers.

The discussion had effectively confirmed that the Macfarlane Trust could not of itself carry out the task required by the Government under its present constitution nor could it change its constitution to enable it to do so. It might offer the services of its administration to assist the Government but could not handle the new funds or use its own existing funds for this purpose. Even to lend funds for the purpose would be questionable unless it was in terms of a productive investment for the Trust.



It had therefore become clear that if the Government did not wish to handle the payments themselves the best means by which the Macfarlane Trust organisation could be used was to set up a second Trust which would have Discretionary not Charitable status. The implications of this had been discussed.

Mr Grinsted said that as a result of this meeting he had set out a draft proposal summarising the principles of the agreement which could be put formally to the Government. (Agenda Item 6).

After the full meeting with the Deputy Commissioner there was a further short meeting between the Trust and the Department representatives regarding the administrative procedures to deal with the 'missing' £5 million.

It had been made clear that borrowing Macfarlane Trust funds was only one option and by no means the most attractive. Trustees would need the same degree of guarantee as any other lender and since realisation of Trust investment was not a sound proposition at the present state of the market a commercial loan was probably a better solution. For this the new Trust would need the Government to act as Guarantor.

#### **89X.4      OPTIONS FOR ACTION BY THE TRUST**

The Chairman then invited questions and discussion from the meeting.

The nature and capabilities of a Discretionary Trust were explored and the relationship to the present Trust examined particularly in connection with the administration resources.

It was agreed that the facilities and staff of the Macfarlane Trust could be used provided that the new organisation was kept financially and legally totally separate.

The actions taken to date by the Chairman, Deputy Chairman and office were endorsed and it was agreed that the Trustees would wish to assist in making the payment promised by Government so long as the working of the Macfarlane Trust was in no way compromised.

The Chairman drew attention to the summary of options tabled as paper 89X4 and attached as

Annex B to these minutes, and he suggested that paragraph 5 provided a useful pattern for a formal agreement.

**89X.5        RESOLUTION**

The Trustees affirmed that the Macfarlane Trust would be ready to help in administration of the ex-gratia payment announced by the Government, and would:

1. Make available the administrative facilities of the Macfarlane Trust for the management of a new Discretionary Trust.
2. Negotiate the terms of a Deed for the new Trust.
3. Provide Trustees for the new Trust.

This was proposed by Rev. Tanner, seconded by Dr. Jones and carried unanimously.

**89X.6        FURTHER ACTION**

**a. Response to Department of Health.**

It was agreed that as the Trust had gained an initiative on the discussion this should be exploited by an immediate submission based on the agreements reached at the meeting at the Charity Commission.

The proposal drafted by Mr. Grinsted (Annex C) were agreed as a sound basis for the next stage of negotiation. Mr Grinsted agreed to ensure delivery on the same day.

**b. Public Announcement.**

The value of a public announcement was considered and two outlines were tabled (89X.6 and a draft by Mr Stevens) which are attached at Annex D.

It was generally agreed that at the current state of negotiations a formal announcement would be premature and that the Trust should continue its procedure of all questions and enquiries being handled by the office as they arose.

**c. Letter to Persons Registered.**

It was agreed that the Trust should write to all persons registered and inform them of what was happening. The Administrator was requested to prepare a draft and submit it to the Chairman for approval. (POST MEETING NOTE The letter reproduced at Annex E was distributed on 15th December).

**d. Name of the New Trust.**

There was some discussion on a name for the new Trust. No consensus was reached and it was agreed to defer decision to the Chairman as a result of any further suggestions and discussion with the Trust Solicitors.

**e. Trustees for the New Trust.**

It was agreed that a lesser number of Trustees would be needed and that in the interest of speed those available in the London area should be chosen.

Rev. Tanner, Mr. Grinsted, Mr Cashman, Mr. Palmer and Mr.Stevens agreed to serve and the meeting endorsed this choice.

**89X.7**

**IMPLICATIONS FOR MACFARLANE TRUST.**

There was a short discussion on the effect on Grant Allocation policy that the knowledge that each applicant had received £20,000 would bring, and whether the Trust could or should take this into account.

It was agreed that this was an important issue but that an immediate decision was not called for and that the Trustees would return to this subject.

**89X.8 ANY OTHER BUSINESS.**

There was no further business.

The Chairman again thanked all present for attending at such short notice and for the valuable comment and agreement reached at the meeting.

The Chairman asked the Administrator to convey the thanks of the Trustees to the Association of Consulting Engineers for making available their Council Room for the Trustees' meeting.

GRO-C

The Reverend A J Tanner  
Chairman

18th January 1990

- Annexe
- A. Government Press Notice
  - B. Notes on Options
  - C. Proposal for Department of Health
  - D. Draft Annoucements
  - E. Letter to Registered Persons



COPY OF GOVERNMENT PRESS NOTICE

Annex A to  
Minutes of  
Extraordinary  
Meeting of Trustees  
29th November 1989

GOVERNMENT TREBLES HELP FOR HAEMOPHILIACS WITH AIDS VIRUS

In response to a Question from Robert Key MP for Salisbury, today, Kenneth Clarke, Secretary of State for Health announced that the Government would treble the resources made available to the Macfarlane Trust which helps haemophiliacs with the AIDS virus. In addition to the original £10 million available in 1987, a further £19 million would be made available.

Mr Clarke said that the Government had two objectives in mind:-

"First, to enable the Trust, if the Trustees see fit, to make individual payments of £20,000 this year. These would go to each person with haemophilia who is infected with the AIDS virus as a result of treatment with blood products in the UK or to the family of such a person who has died.

Second, to enable the Trust to continue on a more generous scale their help to families in particular need".

Mr Clark also said that "payments from the Trust will continue to be completely disregarded for the purposes of social security. So any social security payments will be on top and may add significantly to the overall financial support available to particular families".

Mr Clarke's full reply is attached.



REPLY TO PQ

The Government shares the universal sense of shock at the unique position of haemophiliacs who have been infected by the AIDS virus, as a result of NHS treatment which they require in order to survive. It was for this reason that the Government made an ex gratia grant to the Haemophilia Society to enable them to establish a special trust fund, now called the Macfarlane Trust, so that special payments could be made to meet the needs of the individuals affected and their families throughout the UK.

When my Rt Hon Friend the Secretary of State for Social Security, who was then the Minister for Health, announced the grant in 1987 he explained that the Government had chosen this course of action because we thought it would enable help to be given with greater flexibility than could be achieved in any other way. He also made it clear that while the Government regarded the sum involved as appropriate at the time, it would be kept open to review.

The Trust has been able to give significant and valuable help to a large number of infected haemophiliacs and their families. But the time has now come to reassess the total sum available to it. The true nature and extent of the needs of the infected haemophiliacs have become much clearer now that the Trust is in operation and has been able to examine individual cases in detail. I am satisfied that the Government should now make extra resources available to the Trust.

The Government is therefore proposing to make an additional ex gratia payment totalling £19 millions bringing to £29 millions the total payments made. The House will appreciate that as before this is not compensation but a payment which responds to a particular and tragic situation.

In making this new allocation the Government has two objectives in mind:-

First, to enable the Trust, if the Trustees see fit, to make individual payments of £20,000 this year. These would go to each person with haemophilia who is infected with the AIDS virus as a result of treatment with blood products in the UK or to the family of such a person who has died.

Second, to enable the Trust to continue on a more generous scale their help to families in particular need.

The Government accept the need to ensure that the fund has adequate resources both to meet its existing commitments and to give more generous help to families in particular need. We will be discussing further with the Trust how these objectives should be met.

The ex gratia payment of £19 millions is being charged to the Reserve this year. Subject to Parliamentary approval of the necessary Supplementary Estimate, the cash limit for Department of Health administration, miscellaneous health services and personal social services, England will be increased accordingly.

Payments from the Trust will continue to be completely disregarded for the purposes of social security. So any social security payments will be on top and may add significantly to the overall financial support available to particular families.

I am sure that hon. Members will be very grateful, as the Government is, to those serving on the Macfarlane Trust for agreeing to serve on the Trust and for their excellent work as Trustees.

## **The Macfarlane Trust**

### **Options - Notes**

1. The Charity Commission gave an informal ruling that:
  - a. The Trust as at present constituted could not make a large payment **equally** to all persons eligible.
  - b. The Trust could not of itself change its objects to enable such a payment to be made (Deed Clause 12) and that any change of this nature would in any case endanger the charitable status of the Trust.
  - c. Neither of the above problems would apply to a separate discretionary Trust. The Macfarlane Trust could permit such a separate Trust to be administered by the existing organisation but funds would have to be kept entirely separate. (NB a discretionary Trust does not come under jurisdiction of the Commission. Equally it does not have any tax exemption on its income.)

The Commission would doubtless give this ruling formally if requested but since the Ministry delegation appeared to accept these opinions there is probably no need.

2. The Department Officials were of the opinion that the current "exemptions" given to payments to the Trust could also be applied to payments from a discretionary Trust, namely
  - a. not liable to taxation as income
  - b. need not be declared to DSS (needs a directive from the Ministry rather than any legal change)
  - c. would not affect legal aid.

This will need formal confirmation.

3. With regard to the "missing" £5 million. The Charity Commission advised that since the existing Trust could not make the payments and any new discretionary Trust must have entirely separate funds, the Trust monies could not be directly involved. It might be theoretically possible for the Trust to lend money to the discretionary fund - at commercial rates - but the Commission did not particularly like this solution. The Ministry team were given the initial Trust view that finding the missing money was their problem not the Trust's.



4. We have made it clear to the Ministry team that the words "if the Trustees see fit" do not serve the purpose of allowing the Trust to make the payments and equally are not acceptable in putting an onus on the Trust to withhold some payments or parts of some payments, (particularly not if used as a means of delaying some part of the expenditure). The Government has given the impression that "individual payments of £20,000" would go to "each person" this year (financial or calendar?). It was stated that the Trust would not accept the role of withholder of any of these payments.

5. As a result of the Charity Commissions advice there appears to remain only two options for the Trust:

a. The negative option. To hold to the view that the Trust cannot handle the money in any form but can only assist the Government by identifying (with their consent) the people eligible, leaving the Government to make the payments. This will almost certainly delay the payments and may incidentally damage the present cordial relations between the Trust and the Ministry.

b. To affirm the Trust's willingness to help, by:

1. Agreeing that the administrative facilities of the Macfarlane Trust can be made available for the management of a new discretionary Trust.

2. Negotiating the terms of the new Trust Deed.

3. Providing Trustees for the new Trust.

Much details remains to be worked out; such a course of action would have to be subject to guarantees of the overall availability of funds and the provision of the "exemptions" referred to in paragraph 2. The incidental great advantage of this arrangement is that it keeps the Trust administration in total control of the confidential information on persons registered.

A PROPOSAL

EX-GRATIA PAYMENTS

- A. The Macfarlane Trust (a registered charity) as constituted under the Trust Deed dated 10th March 1988 to remain undisturbed with its present role and fund intact, to continue its work of meeting need where it is perceived to exist.
- B. The new Discretionary Trust (not registered as a charity) shall be established as a separate and distinct legal entity having, inter alia,
- (i) a name sufficiently similar to the Macfarlane Trust to demonstrate the association eg. The Macfarlane Capital Fund Trust.
  - (ii) the sole purpose of the Discretionary Trust to be the distribution of monetary gifts of identical sums to each person with haemophilia who has been infected with the Aids virus as a result of treatment with blood products in the UK or to the Estate of such person who has died.
  - (iii) the power to invest and borrow money and give guarantees.
  - (iv) the power to receive donations and act in accordance with the wishes of a donor.
  - (v) the power for the Trustees to exercise discretion when appropriate.
  - (vi) the power to wind up the Trust when it is no longer required.
- C. The Trustees of the Discretionary Trust shall be not more than four persons who shall be selected from amongst the Trustees of the Macfarlane Trust.
- D. The Discretionary Trust shall not be registered as a charity which means, amongst other things, that it will not be accountable to the Charity Commissioners, but income it receives, say by way of short term investment, will subject to tax, and such income after tax will be used to meet the expenses of administering. Note: In view of the pressing need to act speedily in the disbursement of monies allocated by the Government investment and income are likely to be very short term. Nevertheless if income is

insufficient to meet expenses the Department will fund the deficiency.

- E. To reflect the separate and distinct legal entity of the Discretionary Trust separate accounts, records, bank arrangements, and audit will be established.
- F. The Department of Health will issue or procure the issue of regulations declaring that the ex-gratia payments will not affect claims for State Benefits and will not attract tax in the hands of the recipients.
- G. Immediately upon formation of the Discretionary Trust the Government will allocate the sum £19 million, to be accompanied by a formal undertaking/guarantee legally enforceable (which may if appropriate be used as collateral/support for borrowing) to provide not later than 6th April 1991 up to the maximum sum required to fulfill the objective of the Government in providing a gift of £20,000 to persons who are entitled to it.
- H. Insofar as the grant of £19 million is insufficient to meet the commitment the Trustees of the Discretionary Trust shall determine how best to fund the deficiency, which may be by external borrowing or borrowing from the Macfarlane Trust, supported in any event by a guarantee (form to be decided) from the Government.
- I. The Trustees of the Macfarlane Trust to be at liberty to make monies available to the Discretionary Trust by way of investment, provided investment criteria is met PROVIDED ALWAYS that notwithstanding anything to the contrary the ultimate responsibility for funding in full the ex-gratia payments made to meet the Government objectives as expressed in the Minister's statement of 16th November 1989 shall be that of the Government.
- J. The Trustees of the Discretionary Trust shall, as they see fit, and to demonstrate that they have complied with the wishes of the donor, periodically give to the department an account of the Trustees stewardship of the money entrusted to them, but the Department shall not otherwise interfere in the administration of the Discretionary Trust.
- K. Insofar as it is necessary administrative support for the Discretionary Trust shall be provided by the Macfarlane Trust without charge, provided that the Trustees of the Discretionary Trust may pay out of the Discretionary Trust charges to the Macfarlane Trust for services rendered.

CHG/PMR  
29th November 1989



**The Macfarlane Trust**

**Draft Announcement/Letter to Registered Persons**

You will be aware of the announcement made by Mr Kenneth Clarke, Secretary of State for Health, that people with haemophilia who are HIV positive by reason of receiving contaminated blood products (or the Estate or dependants of deceased persons) are to receive a sum of £20,000 (twenty thousand pounds) each.

The Government asked the Macfarlane Trust to undertake the distribution of this money to those who qualify. For legal reasons the Trust cannot directly accept this task but has agreed to make available all the facilities of the Trust organisation to administer a second Trust which will have the discretion to make these payments. In doing so, we wish it to be clearly understood

- First, that we are providing this service with the full knowledge and support of the Haemophilia Society, and that the action of the Trust in providing this service is entirely without prejudice to the continuing campaign of the Haemophilia Society and individuals for compensation they consider to be proper and adequate.
- Second, that the distribution from the new Trust established with the additional grant from the Government, will not in any way prejudice the continuance of the existing role of the Macfarlane Trust.
- Third, that the Trust has been motivated in giving of its services in order to secure a speedy and proper distribution for the benefit of those entitled to receive the ex gratia payments, and to retain direct control of the confidential records with which it has been entrusted.

To some the payment of £20,000, or greater if there is more than one member of a family who qualifies, may present problems in managing the money so that it is used to the best advantage. If requested, the Trust will procure a financial counselling service.

143

11.11.19 14:10

PAGE 1

### TRUST TO ADMINISTER PAYMENT TO HAEMOPHILIAC HIV VICTIMS

The Trustees of the Macfarlane Trust have agreed to administer the payment of the £19 million fund announced by Health Minister Kenneth Clarke in his statement to the House of Commons last week.

Following a meeting of the Trustees today, the Chairman, Reverend Alan Tanner, said: "Legal advice indicates that the administration by us of this fund is compatible with our stewardship of the charitable trust fund for the handling of which we were appointed. As the only organisation with an address list of most of the victims and families affected it clearly makes sense for us to assist the Government in the distribution of this sum. We shall proceed to make the payments as soon as the money has been passed to us."

Trust Administrator John Williams adds: "There are two obvious difficulties facing us in carrying out Mr Clarke's intentions:

- Firstly, we believe that there are still about 100 HIV-affected haemophiliacs who have chosen not to register with us yet for whom we do not, therefore, have names and addresses.
- Secondly, it is known that there were about 1,200 haemophiliacs directly infected with the HIV virus through contaminated blood products, and Mr Clarke has stated that the Government wishes a payment to be made to person, or their surviving families, of £20,000; however, the sum to be made available, of £19 million, is insufficient for this wish to be carried out.

"Until we actually receive the £19 million fund from the Government we shall continue to do what we can to persuade the balance of those affected to register with us. As soon as the fund has been set up under our control we will make such equal payments from it to all those eligible and registered with us as will entirely utilise the £19 million. On the basis of our present [1047] registrations this would produce a payment to each person or family of £18,147, an amount which will fall as further registrations are received. Discussions will be continuing with the Government on how the difference between this figure and £20,000 is to be made up.

"It is our understanding that the £19 million will be paid to us by [?]; payments to those eligible will be made within 2 weeks of that date."



Annex E to Minutes of  
Extraordinary Meeting  
of Trustees  
29th November 1989

**The Macfarlane Trust**

P O Box 627, London, SW1 0QG

**The £20,000 ex-Gratia Payment. PLEASE READ THIS CAREFULLY**

Please excuse another impersonal letter, but we are working against time. This is to give you some general information and to ask a few important questions.

This payment will be handled by the Macfarlane Trust organisation, and our records will not be released to any other agency. (We shall have to account to Government auditors in due course for all payments made, but this will be on as impersonal a basis as can be maintained.)

However for legal reasons the payment cannot be made directly through the Macfarlane Trust Fund and hence a separate system has to be set up alongside. We and the Department of Health are working as quickly as we can to achieve this.

Some enquirers may have received a letter from the Department of Health indicating that the Trustees will have discretion over the payments, and have taken this to mean that the Trustees could withhold part or all of the payment. Technically this is true, but this is only a precaution to put an obligation on the Trustees to ensure that payments are paid to the right persons.

Please be assured that as soon as the money is received, the full £20,000 will be paid to all entitled as quickly as we can handle it.

Entitled persons are those people with haemophilia who as a result of receiving contaminated blood products in the UK are HIV positive. Where the entitled person has died the payment will be made to the estate or the person legally entitled to it.

Please let us know as soon as you can if for any reason you wish us to delay your payment. This may seem an odd request to most of you, but for anyone whose finances may be subject to any legal embarrassment it may be an advantage if the Trustees hold the money until affairs are settled. There is no danger that entitlement will be lost during the delay, and you need not tell us why you request delay.

For the above or other reasons you might wish your payment to be made to someone else on your behalf. This can be done with a formal request from you provided that the Trustees are legally entitled to do so. Please let us know and we will send the necessary certificate.

The Macfarlane Trust has until now been happy to accept the bona fides of all persons approaching the Trust and the only verification sought has been from Centres on the matter of HIV status. Because of the size and nature of the coming payment we may have to ask you for some further assurance or legal evidence on certain points. This is unlikely to apply in the case of payments to persons registered but may be needed where payment is made on behalf of a child or someone very ill. Also in the case of persons who



have died we have to be sure that the payment goes to the right person. We shall keep all formality to the minimum and we shall seek all information through you yourselves, and as in other matters shall not approach any third party without your express permission.

In some cases we do not know date of birth or our information is suspect. This may be relevant to the payment (e.g. adult/minor) and in any case we would like to take this opportunity to update our records. If the message DOB? appears at the end of this letter will you please let us know your date of birth as soon as possible

We expect to make all payments by cheque. For security reasons this will be crossed "a/c payee", which means it will have to be paid into **your own** account in Bank or Building Society etc (or that of your nominated payee). As with existing cheques these will show only a letter code not the name of the Trust. If you will have any problem handling such a cheque we shall need to know in good time. We have a considerable task on our hands and can only make exceptions where there is good reason. This money will be lodged with a different bank than the Macfarlane Trust Fund and our regular payment system cannot be used. We are sorry but except in an emergency all special arrangements for payment will have to take a lower priority than the proposed standard method of payment.

Our small organisation is working with all possible speed to bring this payment out as quickly as we can. Since we have not yet received the money from the Government we are sorry it is unlikely that any payments can be made before the Christmas holiday but we are fairly confident that the great majority will be made early in January.

No general letter like this can explain all possible eventualities. If the Trust can see any individual potential problems we shall write to you as soon as we can; we expect this to be a very small minority. If you do not understand any part of this letter please call us as soon as possible.

The normal work of the Macfarlane Trust will continue as usual.

Please write as soon as possible, but only

- a. If you wish the Trust to hold your payment until you notify us. (Please telephone if you wish to discuss this).
- b. If you wish to nominate someone else to receive your payment.
- c. If you require special arrangements for payment. - Please give reasons and your preferred method.
- d. To give your date of birth if requested.

PLEASE DO NOT WRITE SIMPLY TO CONFIRM THAT THE PROPOSED STANDARD METHOD OF PAYMENT IS SATISFACTORY FOR YOU.

for the Trustees.