

March 2023



Lloyds Bank
BX1 1LT



Flat 9 26/ Eversholt Street
Camden
London
NW1 1BA



01369 /00072/00020715

We're moving all accounts at Highbury Corner branch as it's closing soon

Dear Customer

We know you don't use Highbury Corner branch regularly, but we wanted to let you know that we're closing it on 25 July 2023 and we'll automatically move your accounts and any Open Credit Facility you hold with us, to Islington branch. Your accounts won't change in any way – but there may be a few things you want to check, and I've listed them in this letter.

We've been looking at the way customers use our branches, as how people choose to do their banking has been changing for some time. Because of this, we've made the decision to close this branch. I've included a guide with this letter which gives you details of the nearest alternative branches and ATMs should you need them. You're already banking online with us, but if you want to know more about what our service can do, please speak to your Relationship Manager.

Your account details won't change

Your account numbers, sort codes and IBAN will stay the same, so any regular payments you've got set up like direct debits and standing orders will still be paid. You can also continue to use any cards or PINs you have as normal.

A few steps you may need to take

There are a few things you will need to do if you have:

- **An Open Credit Facility** – if you'd rather it wasn't moved to Islington branch please let us know, we can move it to another one.
- **Your own cheques printed** – you'll need to get your next supply of cheques updated with the Islington branch address. Please contact your Relationship Manager for guidance on how to do this. You can use your existing cheques in the meantime.
- **A courier delivery service in place** – please speak to your Relationship Manager for support on how to rearrange delivery of your cash and cheques.


There may be a few steps you need to take

Your accounts won't change in any way

The guide with this letter:

- Gives you the nearest alternative branches and ATMs

If you have any questions:

- 🔍 Please contact your Relationship Manager
- 🌐 Go to lloydsbank.com/branchreview

Turn over for more details



COMMERCIAL BANKING

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Ways to bank with us



Based on the location of the closing branch, we've looked at your nearest **alternative branch, and ATM**



Branch

Islington branch. Your account and any Open Credit Facility will be moved to this branch.

19-20 Upper Street
Islington
London
N10PJ

Mon 09:00-17:00
Tue 09:00-17:00
Wed 09:00-17:00
Thu 09:00-17:00
Fri 09:00-17:00
Sat 09:00-15:00
Sun Closed

Facilities:

- ✓ Cash machine inside branch
- ✓ Cash machine outside branch
- ✓ Talking cash machine
- ✓ Level or ramp access to branch
- ✓ Self Service Zone or machines
- ✓ Counter service

1.14 miles

These opening times are subject to change.

Camden Town branch

140 Camden High Street
Camden Town
London
NW1 0NG

Mon 09:00-17:00
Tue 09:00-17:00
Wed 09:00-17:00
Thu 09:00-17:00
Fri 09:00-17:00
Sat 09:00-15:00
Sun Closed

Facilities:

- ✓ Cash machine outside branch
- ✓ Talking cash machine
- ✓ Level or ramp access to branch
- ✓ Self Service Zone or machines
- ✓ Counter service

1.88 miles

These opening times are subject to change.

Branch services:

- Pay cash in or take money out – including coins if there is a counter service
- Pay in cheques
- Transfer money and pay bills
- Manage standing orders and direct debits
- Check balances and recent transactions

Cash machine

Tesco

43 Holloway Road
London
N7 8JP

0.02 of a mile

Highbury Fine Food And Wine Ltd

249 Upper Street
London
N1 1RU

0.1 of a mile

Cash machine services:

- Make free cash withdrawals with your debit card
- Check balances
- Print mini statements

Go to link.co.uk/atm-locator for alternative free cash machines



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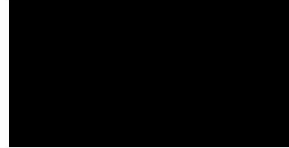
Ayaz Management LTD
Flat 9
267 Eversholt Street
London
NW1 1BA



Get in touch with us

eonnext.com/contact

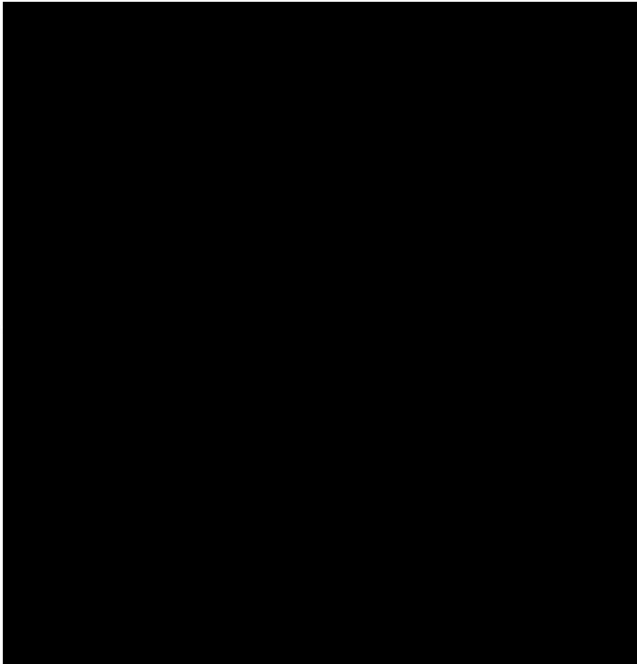
hi@eonnext.com



Your energy account

for Flat 9, 267 Eversholt Street, London, NW1 1BA.

30th Sept. 2022 - 3rd Jan. 2023



Your estimated annual cost

£1672.94 a year for electricity

This is an estimate based on your expected annual energy usage, and your current tariff rates, charges and discounts, including VAT. Actual bills will vary depending on your usage and tariff selection. More information about your current tariff can be found overleaf.

Could you pay less?

Remember - it might be worth thinking about switching your tariff or supplier.

For your electricity (on meter point 1200061825829)

Good to know.

You're already on our cheapest tariff for your electricity usage. We'll let you know if this changes.

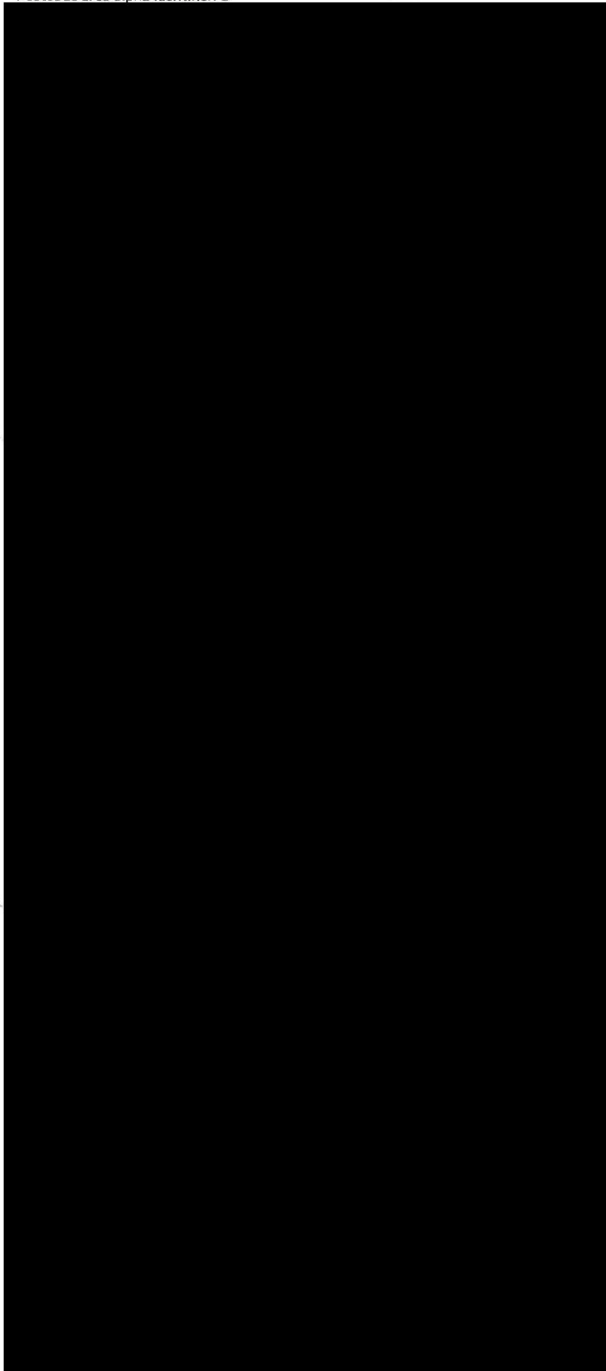
You pay by monthly Direct Debit, so your payments are up to date. We regularly review how much you're paying to make sure it's the right amount and will let you know if it needs to change.

Your charges in detail

⚡ Electricity	Supply number	S	1	801	1
			1200061825829		

Supply Address: Flat 9, 267 Eversholt Street, London, NW1 1BA

Postcode area alpha identifier: D



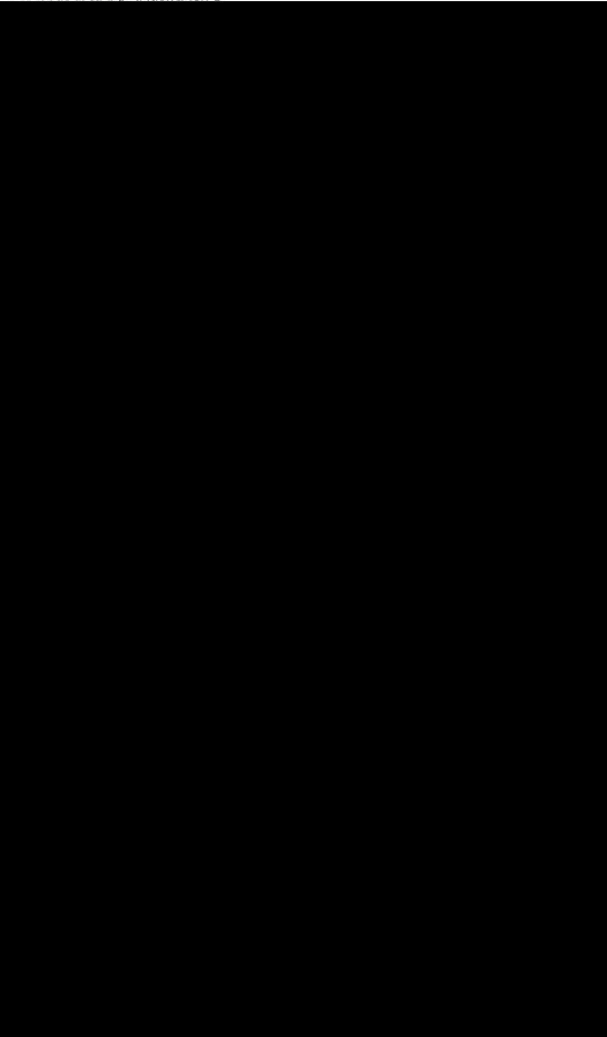
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Your charges in detail

⚡ Electricity	Supply number	S	1	801	1
			1200061825829		

Supply Address: Flat 9, 267 Eversholt Street, London, NW1 1BA

Postcode area alpha identifier: D



Your electricity tariff

Prices do not include VAT unless otherwise noted.

Electricity

Tariff Name	Next Flex
Product Type	Variable
Payment Method	Direct Debit
Unit Rate	66.200p/kWh
Standing Charge	31.578p/day (£115.26/year)
Price Guaranteed Until	Not applicable
Early Exit Fee	None
Estimated Annual Usage	4301.6 kWh

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Your annual statement

1 October 2021 - 30 September 2022



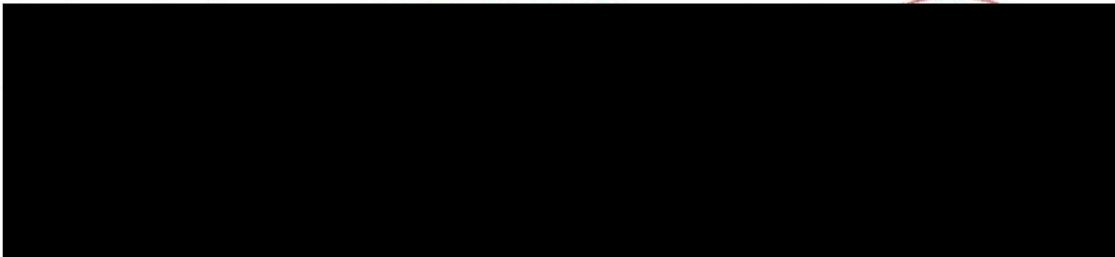
Flat 9
267 Eversholt Street
London
NW1 1BA



25 October 2022

Noor Sayed

We've designed this statement to help you to understand your retirement savings. Over the next few pages we'll summarise how your plan has performed over your statement period, the charges you've paid and how the future might look for you. We strongly believe ongoing financial advice is the best way to make sure you get the most from your retirement savings. So if you haven't spoken to a financial adviser, this is a great opportunity to start the conversation.



changed over this period.



why, when we do well, we'll aim to add a share of our profits to your plan through it ProfitShare. Your ProfitShare award for this year is **£0.68**. The total value of ProfitShare added to date is **£0.65**.

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ROYAL LONDON SUPPORT



The plan growth figure includes investment growth plus ProfitShare, less any charges that have been paid.



ARE YOU ON COURSE FOR YOUR RETIREMENT?

The figures below are based on your chosen retirement date of **6 October 2061**. They're not guaranteed and are just an example.



We estimate your plan could be worth **£550**



giving you an annual income of **£21**



or a monthly income of **£2**

We've made the following assumptions

- Future inflation will be **2.5%**.
- The value of your investments will grow by **1.4%**.
- No further contributions will be paid into your plan.

Retirement assumptions

- You'll take your retirement income as a single life annuity.
- Your retirement income will remain at the same level.
- You'll use all of your projected plan value to provide a retirement income.
- Your retirement income will be paid for a minimum of 5 years and thereafter for the rest of your life.



PASSING ON YOUR RETIREMENT SAVINGS

You're working hard to save for retirement but it's also important to make sure we have the correct details for your nominated beneficiaries.

If the worst should happen, it's important to ensure your money goes where you want it to, and it will be one less thing for your loved ones to worry about.

Our records currently show we hold no information on who your retirement savings should pass to if you die. You can add your beneficiaries using our online form, which includes important information to help you make your decision. Go to royallondon.com/gp-beneficiary-form

If you need support you can call us on **0345 605 0050**.

Alternatively if you'd like some advice on the best approach to nominating your beneficiaries please speak to a financial adviser.

ASSURED SHORTHOLD TENANCY AGREEMENT

For letting a residential dwelling

Important Notes for Tenants

- **This tenancy agreement is a legal and binding contract and the Tenant is responsible for payment of the rent for the entire agreed term. The agreement may not be terminated early unless the agreement contains a break clause, or written permission is obtained from the Landlord.**
- **Where there is more than one tenant, all obligation, including those for rent and repairs can be enforced against all of the tenants jointly and against each individually.**
- **If you are unsure of your obligations under this agreement, then you are advised to take independent legal advice before signing.**

General Notes

1. This tenancy agreement is for letting furnished or unfurnished residential accommodation on an assured short hold tenancy within the provisions of the Housing Acts 1988 as amended by part III of the Housing Acts 1996. As such, this is a legal document and should not be used without adequate knowledge of the law of landlord and tenant.
2. Prospective tenants should have an adequate opportunity to read and understand the tenancy agreement before signing in order for this agreement to be fully enforceable.
3. This agreement may be used for residential tenancies of three years or less. Agreements for tenancies of a longer duration should be drawn up by deed.
4. Section 11, Landlord and Tenant Act 1985 – these obligations require the Landlord to keep in repair the structure and exterior of the dwelling, and to keep in repair and proper working order the installations for the supply of water gas and electricity and the installations in the Property for space heating and heating water.
5. Section 196 of the Law of Property Act 1925 provides that a notice shall be sufficiently served if sent by registered or recorded delivery post (if the letter is not returned undelivered) to the Tenant at the Property or the last known address of the Tenant or left addresses to the Tenant at the Property.
6. This agreement has been drawn up after consideration of the Office of Fair Trading's Guidance on Unfair Terms in Tenancy Agreements.

More Information

For more information on using this tenancy agreement, please refer to the 'Letting Information Point' on The Letting Centre website. Website address: www.letlink.co.uk

(3.7) Not to keep any cats or dogs at the property and not to keep any other animals, reptiles or birds (or other living creatures that may cause damage to the property or annoyance to neighbours) on the Property without the Landlord's written consent. Such consent, if granted, to be revocable, on reasonable grounds by the Landlord

(3.8) Not to use the Property for any illegal or immoral purposes

(3.9) Where the Landlord's Interest is derived from another lease ("the Head lease") then it is agreed that the Tenant will observe the restrictions in the Head lease applicable to the property. A copy of the Head lease, if applicable, is attached

Repairs

(3.10) Not to damage the property and contents or make any alteration or addition to the property without the written permission of the Landlord not to be unreasonably refused

(3.11) To keep the interior of the Property and the contents in at least as good and clean condition and repair as they were at the commencement of the tenancy, with fair wear and tear excepted, and to keep the property reasonably aired any warmed

(3.12) To pay the reasonable costs reasonably incurred by the Landlord or his Agent in replacing or repairing any furniture or other contents, lost, damaged or destroyed by the Tenant or at the option of the Landlord, replace immediately any furniture or other contents, lost, damaged or destroyed by the Tenant, and not to remove or permit to be removed any furniture or other contents from the Property

(3.13) That the Landlord or any person authorised by the Landlord or his Agent may at reasonable times of the day on giving 24 hours' written notice, (unless in the case of an emergency) enter the property for the purpose of inspecting its condition and state of repair. The Tenant shall permit the Property to be viewed on reasonable notice (of at least 24 hours) at all reasonable times during the final weeks of the tenancy

(3.14) To keep the gardens (if any) driveways, pathways, lawns, hedges and rockeries as neat tidy and properly tended as they were at the start of the tenancy and not removed any trees or plants

(3.15) To replace all broken glass in doors and windows damaged during the tenancy where the damage has been caused by the Tenant, a member of the Tenant's family or their guests

(3.16) Not to alter or change or install any locks on any doors or windows in or about the property or have any additional keys made for any locks without the prior written consent of the Landlord, such as consent not to be unreasonably withheld, and the cost of providing a set of keys for the Landlord or his agent to be met by the Tenant

(3.17) To notify the Landlord promptly of any disrepair, damage or defect in the property or of any event which causes damage to the property

(3.18) Not to affix any notices, sign, poster or other thing to the internal or external surfaces of the Property in such a way as to cause damage

(3.19) To take all reasonable precautions to prevent damage by frost

(3.20) In order to comply with the Gas Safety Regulations, it is necessary:

- a) That the ventilators provided for this purpose in the Property should not be blocked
- b) That brown or sooty build up on any gas appliance (if any) should be reported immediately to the Landlord or Agent

(3.21) Not to cause any blockage to the drains, pipes, sinks or baths

(3.22) Not to introduce into the Property any portable heaters fired by liquid or bottled gas fuels without the Landlord's prior written consent

(3.23) That the Tenant shall be responsible for testing all smoke detectors (if any) fitted in the Property on a regular basis and replace the batteries as necessary

Other tenant responsibilities

8. The Parties agree:

(8.1) Notice is hereby given that possession might be recovered under ground 1, Schedule 2 of the Housing Acts 1988 if applicable. That is, that the Landlord used to live in the property as his or her main home; or intends to occupy the property as his or her only or main home

(8.2) The Tenancy may be brought to an end if the mortgagee requires possession on default of the borrower under Ground 2, Schedule 2 of the Housing Acts 1988

(8.3) Before the Landlord can end this tenancy, he shall serve any notice(s) on the Tenant in accordance with the provisions of the Housing Acts. Such notice(s) shall be sufficiently served at the last known address of the tenant in accordance with section 196 of the Law of Property Act 1925 (see note 5)

9. The property is let together with the special conditions (if any) listed in the First Schedule attached hereto

THE FIRST SCHEDULE (ATTACH A SEPERATE SHEET IF NECESSARY)

Special conditions

It is agreed that in the event of the Landlord or Tenant giving not less than two calendar month's notice in writing to the Landlord or Tenant to expire at any time after the first six months then this tenancy will be determined .

LANDLORD:

AYAZ MANAGEMENT LIMITED

Address: 267 Eversholt Street, London, NW1 1BA

SIGNED by the LANDLORD(s) :
(or the Landlord's Agent):



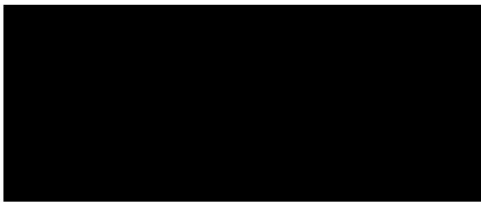
Date: 17/06/2022



SIGNED by the TENANT(s):



Date: 17th June 2022



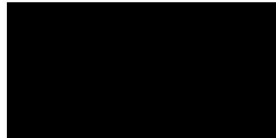


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 Ayaz Management LTD
 Flat 9
 267 Eversholt Street
 London
 NW1 1BA



Get in touch with us

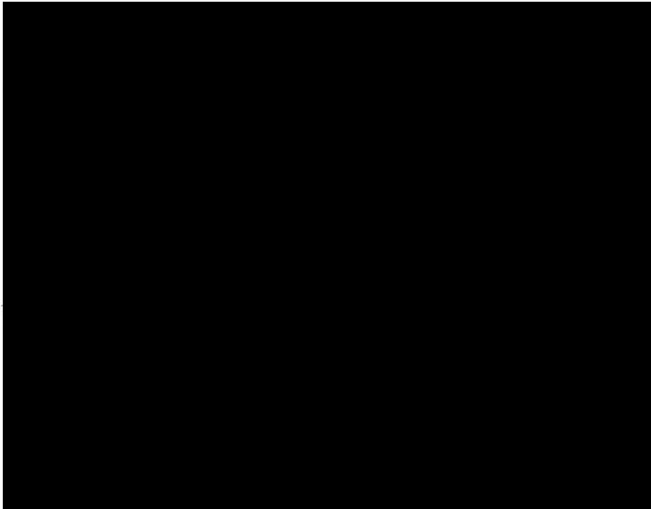
- eonnex.com/contact
- hi@eonnex.com



Your energy account

for Flat 9, 267 Eversholt Street, London, NW1 1BA.

24th Aug. 2022 - 29th Sept. 2022



Your estimated annual cost

£2631.96 a year for electricity

This is an estimate based on your expected annual energy usage, and your current tariff rates, charges and discounts, including VAT. Actual bills will vary depending on your usage and tariff selection. More information about your current tariff can be found overleaf.

Could you pay less?

Remember - it might be worth thinking about switching your tariff or supplier.

For your electricity (an meter point 1200061825829)

Good to know.

You're already on our cheapest tariff for your electricity usage. We'll let you know if this changes.

You pay by monthly Direct Debit, so your payments are up to date. We regularly review how much you're paying to make sure it's the right amount and will let you know if it needs to change.



SMJ GROUPS

01/03/2022

Property:
FLAT 9, 267 EVERSOLT STREET, LONDON, NW1 1BA

Tenant:

[REDACTED]

Notice Date: 01/03/2022

[REDACTED]

Handing over the property,.

We have been contacted today by the Landlord for the above property and he informs us that he wishes to have the property back.

Therefore, In accordance with his instructions, please find enclosed two copies of the Section 21 Notice requiring possession giving you two month's notice. However, we wanted to let you know just over two months in advance so that preparations can be made at ease. I would be grateful if you would sign and return one copy upon receipt.

We will of course arrange a suitable check out time closer to the date. Should you have any queries or problems relating to the above, please do not hesitate to contact me.

Date of Expiry: 20/05/2022
SMJ GROUPS HOLDINGS LTD
267 EVERSOLT STREET

[REDACTED]

Best Regards,
SMJ Groups Holding Limited
267 Eversholt Street, London,
NW1 1BA

[REDACTED]

[REDACTED] Sales (301) Lettings (302) Maintenance (303)

