LETTER OF ENGAGEMENT

Naas Financial Services

3 September 2026

Ahmed Al-Dubai
Amal
59 Lauriston Place
Edinburgh
EH3 2HY

Dear Dr Al-Dubai,

Thank you for engaging us as your accountants and advisers.

The purpose of this letter is to set out the basis on which we are to act as accountants and advisors to the charity and the respective areas of responsibility of yourselves, as the Trustees of the charity.

We are bound by the ethical guidelines of our professional Institute, the ICAEW, and accept instructions to act for you on the basis that we will act in accordance with those ethical guidelines.

We will provide our professional services outlined in this letter with reasonable care and skill. However, we will not be responsible for any losses, penalties, surcharges, interest or additional tax liabilities arising from the supply by you or others of incorrect or incomplete information, or your or others' failure to supply any appropriate information or your failure to act on our advice or respond promptly to communications from us or the tax or other authorities.

1.0 MUTUAL RESPONSIBILITIES

Our responsibilities

1.1. As the charity is totally exempt from audit, we have no statutory responsibilities to the charity at all. Our only responsibilities arise from those specifically agreed upon between us in respect of other professional services.

1.2. You have asked us to assist you in the preparation of the financial statements. We will compile the annual financial statements for your approval based on the accounting records maintained by you and the information and explanations given to us by you. We shall plan our work on the basis that no report is required by statute or regulation for the year, unless you inform us in writing to the contrary. In carrying out our engagement we will make enquiries of management and undertake any procedures that we judge appropriate but are under no obligation to perform procedures that may be required for assurance engagements such as audits or reviews.

1.3. You have advised us that the charity is exempt from an audit of the financial statements. We will not carry out any work to determine whether or not the charity is entitled to audit exemption. However, should our work indicate that the charity is not entitled to the exemption, we will inform you of this.

1.4. Our work will not be an audit of the financial statements in accordance with International Standards on Auditing (UK & Ireland). Consequently, our work will not provide any assurance that the accounting records or the financial statements are free from material misstatement, whether caused by fraud, other irregularities or error and cannot be relied on to identify weaknesses in internal controls.

1.5. Since we have not carried out an audit, nor confirmed in any way the accuracy or reasonableness of the accounting records maintained by the charity, we are unable to provide any assurance as to whether the financial statements that we prepare from those records present a true and fair view.

1.6. We have a professional duty to compile financial statements that conform with generally accepted accounting principles from the accounting records and information and explanations given to us. Furthermore, as Trustees you have a duty to prepare financial statements that comply with The Charities Accounts (Scotland) Regulations 2006 (“the Regulations”) and applicable accounting standards. Where we identify that the financial statements do not conform to accepted accounting principles or if the accounting policies adopted are not immediately apparent this will need to be disclosed in the financial statements.

1.7. We have a professional responsibility not to allow our name to be associated with financial statements which may be misleading. Therefore, although we are not required to search for such matters, should we become aware, for any reason, that the financial statements may be misleading, we will discuss the matter with you with a view to agreeing appropriate adjustments and/or disclosures in the financial statements. In circumstances where adjustments and/or disclosures that we consider appropriate are not made or where we are not provided with appropriate information, and as a result we consider that the financial statements are misleading, we will withdraw from the engagement.

1.8. As part of our normal procedures, we may request you to provide written confirmation of any information or explanations given by you orally during the course of our work.

Your responsibilities

1.9. As Trustees of the charity, you are responsible for ensuring that the charity maintains proper accounting records and for preparing accounts which give a true and fair view and which have been prepared in accordance with the Regulations.

1.10. In preparing the financial statements, you are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

1.11. You are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity, and for ensuring that the financial statements comply with the Regulations. You are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

1.12. You are also responsible for determining whether, in respect of the year, the charity meets the conditions for exemption from an audit of the accounts set out in section 10 of the Regulations (see Appendix 1).

1.13. You have undertaken to make available to us, as and when required, all the charity’s accounting records and related financial information, including minutes of management and shareholders’ meetings necessary for the compilation of the accounts. You will make full disclosure to us of all relevant information.

Form of the accountants' report

1.14. We shall report to the Trustees, with any modifications that we consider may be necessary, that in accordance with this engagement letter and in order to assist you to fulfil your responsibilities, we have compiled, without carrying out an audit, the financial statements from the accounting records of the charity and from the information and explanations supplied to us.

2.0 SCOPE OF SERVICES

2.1. We have listed below the work which you have instructed us to carry out, the detail of which is contained in the attached schedule. This states your and our responsibilities in relation to the work to be carried out. If we agree to carry out additional services for you we will provide you with a new or amended engagement letter and schedules. Only the services which are listed in the attached schedules are included within the scope of our instructions. If there is additional work that you wish us to carry out which is not listed in the schedule, please let us know and we will discuss with you whether they can be included in the scope of our work.

2.2. The following schedule of services and our terms of business are attached to this engagement letter and should be read in conjunction with it.

Schedule 1	Accounts preparation services
Schedule 2	Workplace pensions administration services

3.0 LIMITATION OF LIABILITY

3.1. We will provide services as outlined in this letter with reasonable care and skill. Our liability to you is limited to losses, damages, costs and expenses caused by our negligence or wilful default. However, to the fullest extent permitted by law, we will not be responsible for any losses, (penalties, surcharges, interest or additional tax liabilities) where you or others supply incorrect or incomplete information, or fail to supply any appropriate information or where you fail to act on our advice or respond promptly to communications from us.

3.2. You will not hold us (our principal and staff), responsible, to the fullest extent permitted by law, for any loss suffered by you arising from any misrepresentation (intentional or unintentional) supplied to us orally or in writing in connection with this agreement. You have agreed that you will not bring any claim in connection with services we provide to you against any of our partners or employees personally.

3.3. Our work is not, unless there is a legal or regulatory requirement, to be made available to third parties without our written permission and we will accept no responsibility to third parties for any aspect of our professional services or work that is made available to them.

4.0 AGREEMENT OF TERMS

Period of engagement

4.1. This engagement will start on 4 September 2026 with yourself.

4.2. We will deal also with matters arising in earlier years as appropriate. We will not be responsible for earlier years.

4.3. This letter supersedes any previous engagement letter for the period covered. Once agreed, this letter will remain effective from the date of signature until it is replaced. You or we may agree to vary or terminate our authority to act on your behalf at any time without penalty. Notice of variation or termination must be given in writing.

5.0 FEES

5.1. Our fees will be charged in accordance with our attached standard terms and conditions. Please review these to ensure you understand the basis of our charges and our payment terms. By way of summary we estimate that our fees for the service will be as follows:

		Net (£)	VAT (£)	Gross (£)
a)	Accounts preparation (FY 2026)	£800	£160	£960
b)	Payroll (Apr26-Mar27) (2 employee)	£100	£20	£120
c)	Bundle discount	(£100)	(£20)	(£120)
	Total	**£800**	**£160**	**£960**

LETTER OF ENGAGEMENT

6.0 CONFIRMATION OF YOUR AGREEMENT

6.1. Please confirm your agreement to the terms of this letter and the attached terms of business by signing and returning the enclosed copies.

6.2. If this letter and the attached terms of business are not in accordance with your understanding of our terms of appointment, please let us know.

Yours sincerely,

Naas Financial Services

06 Sep 2026

Abdul Qader Naas

Naas Financial Services Ltd

167-169 Great Portland Street
5th Floor
London
W1W 5PF

I acknowledge receipt of this letter, and I agree to this letter and the attached schedule of services, which together with the terms of business fully records the agreement between us concerning your appointment to carry out the work described in the schedules.

Ahmed Al-Dubai – Trustee

Ahmed Aldubai

Signature: 06 Sep 2026 ....

Date: ....

For and on behalf of Amal.

TERMS OF BUSINESS

1.0 Applicable law

1.1. Our engagement letter, the schedules of services and our standard terms and conditions of business are governed by, and should be construed in accordance with Scottish law. Each party agrees that the courts of Scotland will have exclusive jurisdiction in relation to any claim, dispute or difference concerning this engagement letter and any matter arising from it on any basis. Each party irrevocably waives any right to object to any action being brought in those Courts, to claim that the action has been brought in an inappropriate forum, or to claim that those Courts do not have jurisdiction.

2.0 Client identification

2.1. As with other professional services firms, we are required to identify our clients for the purposes of the UK anti-money laundering legislation. We may request from you, and retain, such information and documentation as we require for these purposes and/or make searches of appropriate databases. If we are not able to obtain satisfactory evidence of your identity, we will not be able to proceed with the engagement.

3.0 Client money

3.1. We will not hold client money on your behalf at any moment in time.

4.0 Commissions or other benefits

4.1. In some circumstances we may receive commissions or other benefits for introductions to other professionals or in respect of transactions which we arrange for you.

5.0 Complaints

5.1. We are committed to providing you with a high quality service that is both efficient and effective. However, should there be any cause for complaint in relation to any aspect of our service please contact us. We agree to look into any complaint carefully and promptly and do everything reasonable to put it right. If you are still not satisfied you can refer your complaint to our professional body, the Institute of Chartered Accountants in England and Wales.

6.0 Confidentiality

6.1. Unless we are authorised by you to disclose information on your behalf, we confirm that where you give us confidential information we shall at all times during and after this engagement keep it confidential, except as required by law, by our insurers or as provided for in regulatory, ethical, or other professional pronouncements or as part of an external peer review applicable to us or our engagement. this undertaking will apply during and after this engagement.

6.2. In addition, if we act for other clients whose interests are or may be adverse to yours, we will manage the conflict by implementing additional safeguards to preserve confidentiality. Safeguards may include measures such as separate teams, physical separation of teams, and separate arrangements for storage of and access to information.

6.3. You agree that the effective implementation of such steps or safeguards as described above will provide adequate measures to avoid any real risk of confidentiality being impaired.

6.4. We may, on occasions, subcontract work on your affairs to other tax or accounting professionals. The subcontractors will be bound by our client confidentiality terms.

6.5. We reserve the right, for the purpose of promotional activity, training or for other business purpose, to mention that you are a client. As stated above we will not disclose any confidential information.

7.0 Conflicts of interest

7.1. We will inform you if we become aware of any conflict of interest in our relationship with you or in our relationship with you and another client unless we are unable to do so because of our confidentiality obligations. We have safeguards that can be implemented to protect the interests of different clients if a conflict arises. Where conflicts are identified which cannot be managed in a way that protects your interests then we regret that we will be unable to provide further services.

7.2. If there is a conflict of interest that is capable of being addressed successfully by the adoption of suitable safeguards to protect your interests then we will adopt those safeguards. You agree that we reserve the right to act during and after our engagement for other clients whose interests are or may be competing with or adverse to yours subject of course to our obligations of confidentiality and the safeguards set out in the paragraph on confidentiality above.

8.0 Data protection

8.1. In this clause, the following definitions shall apply:

‘client personal data’ means any personal data provided to us by you, or on your behalf, for the purpose of providing our services to you, pursuant to our engagement letter with you;

‘data protection legislation’ means all applicable privacy and data protection legislation and regulations including PECR, the GDPR and any applicable national laws, regulations and secondary legislation in the UK relating to the processing of personal data and the privacy of electronic communications, as amended, replaced or updated from time to time;

‘controller’, ‘data subject’, ‘personal data’, and ‘process’ shall have the meanings given to them in the data protection legislation;

‘GDPR’ means the General Data Protection Regulation ((EU) 2016/679); and

‘PECR’ means the Privacy and Electronic Communications (EC Directive) Regulations 2003 (SI 2426/2003).

8.2. We shall each be considered an independent data controller in relation to the client personal data. Each of us will comply with all requirements and obligations applicable to us under the data protection legislation in respect of the client personal data.

8.3. You shall only disclose client personal data to us where:

a) you have provided the necessary information to the relevant data subjects regarding its use.
b) you have a lawful basis upon which to do so, which, in the absence of any other lawful basis, shall be with the relevant data subject’s consent; and
c) you have complied with the necessary requirements under the data protection legislation to enable you to do so.

9.0 Disengagement

9.1. Should we resign or be requested to resign we will normally issue a disengagement letter to ensure that our respective responsibilities are clear. Should we have no contact with you for a period of 3 months or more we may issue to your last known address a disengagement letter and hence cease to act.

10.0 Electronic and other communication

10.1. Unless you instruct us otherwise we may, where appropriate, communicate with you and with third parties via email or by other electronic means. The recipient is responsible for virus checking emails and any attachments.

10.2. With electronic communication there is a risk of non-receipt, delayed receipt, inadvertent misdirection or interception by third parties. We use virus-scanning software to reduce the risk of viruses and similar damaging items being transmitted through emails or electronic storage devices. However electronic communication is not totally secure and we cannot be held responsible for damage or loss caused by viruses nor for communications which are corrupted or altered after despatch. Nor can we accept any liability for problems or accidental errors relating to this means of communication especially in relation to commercially sensitive material. These are risks you must bear in return for greater efficiency and lower costs. If you do not wish to accept these risks please let us know and we will communicate by paper mail, other than where electronic submission is mandatory.

10.3. Any communication by us with you sent through the post system is deemed to arrive at your postal address two working days after the day that the document was sent.

11.0 Fees and payment terms.

11.1. Our fees may depend not only upon the time spent on your affairs but also on the level of skill and responsibility and the importance and value of the advice that we provide, as well as the level of risk.

11.2. If we provide you with an estimate of our fees for any specific work, then the estimate will not be contractually binding unless we explicitly state that that will be the case.

11.3. Where requested we may indicate a fixed fee for the provision of specific services or an indicative range of fees for a particular assignment. It is not our practice to identify fixed fees for more than a year ahead as such fee quotes need to be reviewed in the light of events. If it becomes apparent to us, due to unforeseen circumstances, that a fee quote is inadequate, we reserve the right to notify you of a revised figure or range and to seek your agreement thereto.

11.4. We will bill monthly, where applicable, and our invoices will due for payment within 7 days of issue. Our fees are exclusive of VAT which will be added where it is chargeable. Any disbursements we incur on your behalf and expenses incurred in the course of carrying out our work for you will be added to our invoices where appropriate.

11.5. Unless otherwise agreed to the contrary our fees do not include the costs of any third party, counsel or other professional fees.

12.0 Implementation

12.1. We will only assist with implementation of our advice if specifically instructed and agreed in writing.

13.0 Intellectual property rights

13.1. We will retain all copyright in any document prepared by us during the course of carrying out the engagement save where the law specifically provides otherwise.

14.0 Interpretation

14.1. If any provision of our engagement letter or terms of business is held to be void, then that provision will be deemed not to form part of this contract. In the event of any conflict between these terms of business and the engagement letter or appendices, the relevant provision in the engagement letter or schedules will take precedence.

15.0 Internal disputes within a client

15.1. If we become aware of a dispute between the parties who own or are in some way involved in the ownership and management of the business, it should be noted that our client is the business and we would not provide information or services to one party without the express knowledge and permission of all parties. Unless otherwise agreed by all parties we will continue to supply information to normal place of business for the attention of the Trustees. If conflicting advice, information or instructions are received from different Trustees in the charity we will refer the matter back to the Trustees and take no further action until the board has agreed the action to be taken.

16.0 Lien

16.1. Insofar as we are permitted to so by law or professional guidelines, we reserve the right to exercise a lien over all funds, documents and records in our possession relating to all engagements for you until all outstanding fees and disbursements are paid in full.

17.0 Limitation of third party rights

17.1. The advice and information we provide to you as part of our service is for your sole use and not for any third party to whom you may communicate it unless we have expressly agreed in the engagement letter that a specified third party may rely on our work. We accept no responsibility to third parties for any advice, information or material produced as part of our work for you which you make available to them. A party to this agreement is the only person who has the right to enforce any of its terms and no rights or benefits are conferred on any third party under the Contracts (Rights of Third Parties) Act 1999.

18.0 Period of engagement and termination

18.1. Unless otherwise agreed in our engagement letter, our work will begin when we receive implicit or explicit acceptance of that letter. Except as stated in that letter we will not be responsible for periods before that date.

18.2. Each of us may terminate our agreement by giving not less than 30 days notice in writing to the other party except where you fail to cooperate with us or we have reason to believe that you have provided us with misleading information, in which case we may terminate this agreement immediately. Termination will be without prejudice to any rights that may have accrued to either of us prior to termination.

18.3. In the event of termination of our contract, we will endeavour to agree with you the arrangements for the completion of work in progress at that time, unless we are required for legal or regulatory reasons to cease work immediately. In that event, we shall not be required to carry out further work and shall not be responsible or liable for any consequences arising from termination.

19.0 Professional rules and statutory obligations

19.1. We will observe and act in accordance with the byelaws, regulations and code of ethics of the Institute of Chartered Accountants in England and Wales and will accept instructions to act for you on this basis. In particular you give us the authority to correct errors made by HMRC where we become aware of them. We will not be liable for any loss, damage or cost arising from our compliance with statutory or regulatory obligations. You can see copies of these requirements on the internet at www.icaew.com/en/members/regulations-standards-and-guidance.

20.0 Quality control

20.1. As part of our ongoing commitment to providing a quality service, our files are periodically reviewed by an independent regulatory or quality control body. These reviewers are highly experienced and professional people and, of course, are bound by the same rules for confidentiality as our principals.

21.0 Reliance on advice

21.1. We will endeavour to record all advice on important matters in writing. Advice given orally is not intended to be relied upon unless confirmed in writing. Therefore, if we provide oral advice (for example during the course of a meeting or a telephone conversation) and you wish to be able to rely on that advice, you must ask for the advice to be confirmed by us in writing.

22.0 Retention of papers

22.1. You have a legal responsibility to retain documents and records relevant to your financial affairs. During the course of our work we may collect information from you and others relevant to your tax and financial affairs. We will return any original documents to you (if requested). Documents and records relevant to your tax affairs are required by law to be retained as follows:

Individuals, Trustees and partnerships:

- with trading or rental income: 5 years and 10 months after the end of the tax year
- otherwise: 22 months after the end of the tax year

Companies, Limited liability Partnerships, Charities and other corporate entities:

- 6 years from the end of the accounting period

22.2. Whilst certain documents may legally belong to you, we may destroy correspondence and other papers that we store electronically or otherwise that are more than seven years old, except documents we think may be of continuing significance. You must tell us if you wish us to keep any document for any longer period.

SCHEDULE 1

ANNUAL ACCOUNTS – INCORPORATED CHARITIES

1.0 Responsibilities of Trustees

1.1. As Trustees of the Scottish Charitable Incorporated Organisation (SCIO), under the Charities and Trustee Investment Act (Scotland) 2005/ Companies Act 2006 you are responsible for:

- Ensuring that the charity maintains proper accounting records and for preparing accounts
- Determining whether for any reason the exemption is not available in respect of the period.

1.2. You will keep records of income and expenditure including transaction in specie (such as donations of assets) together with any other documents relating to the charity's transactions and activities. It will also be necessary for you to provide a record of stock at the charity's year-end.

1.3. A SCIO is usually required to file its accounts at the Scottish Charity Regulator OSCR within 9 months of the year end. The charity will be liable to a fine if it fails to do so. In order to avoid this we will produce statutory accounts, suitable for filing, within the required period, provided all your records are complete and presented to us within five months of the year end, and all subsequent queries are promptly and satisfactorily answered.

1.4. We have agreed to act as your agent and to:

a) Submit the accounts to the Scottish Charity Regulator (OSCR)/Companies House;
b) Complete and submit the charity's annual return;
c) Maintain the statutory books.

2.0 Responsibility of the accountants

2.1. In relation to the accounts, we will prepare the charity's accounts on the basis of the information that is provided to us. We will also draft the accounts in accordance with the provisions of the Charities Act, Companies Acts, related Accounting Standards and the prevailing Charities The Charities Statement of Recommended Practice (SORP) for approval by the Board of Trustees.

2.2. Should our work lead us to conclude that the charity is not entitled to exemption from an audit of the accounts, or should we be unable to reach a conclusion on this matter, then we will advise you of this.

2.3. You have instructed us to prepare your financial statements for the year(s) ended 31 December 2026 and subsequent years. It was agreed that we should carry out the following accounting and other services:

- write up the accounting records of the charity insofar as they are incomplete when presented to us;
- complete the postings to the nominal ledger; and
- prepare the accounts for approval by yourselves.

2.4. You have agreed that you or your staff will:

- keep the records of receipts and balances;
- reconcile the balances monthly with the bank statements;
- post and balance the purchase and sales ledgers;

- extract a detailed list of ledger balances; and
- prepare details of the annual stocktaking, suitably priced and extended in a form which will enable us to verify the prices readily by reference to suppliers' invoices.

2.5. The Trustees are responsible for the detection of irregularities and fraud. We would emphasise that we cannot undertake to discover any shortcomings in your systems or any irregularities on the part of your employees or others, although we will advise you of any such circumstances that we encounter in preparing your accounts, unless prohibited from doing so by the Anti Money Laundering Legislation.

2.6. We will report, with any variations that we consider may be necessary, that in accordance with your instructions and in order to assist you to fulfil your responsibilities, we have compiled, without carrying out an audit, the accounts from your accounting records and from the information and explanations supplied to us.

2.7. We have a professional duty to compile accounts which conform with generally accepted accounting principles. Furthermore, the accounts of a charity are required to comply with the Charities Acts, Companies Acts and applicable accounting standards. Where we identify that the accounts do not conform to accepted accounting principles, or if the accounting policies adopted are not immediately apparent, this will be made clear in our report, if it is not clear in the accounts.

3.0 Our responsibility for the Audit Exemption Report as Reporting Accountants

3.1. We are required to perform such procedures as are necessary to provide a reasonable basis on which to form an opinion on whether, having regard to, and on the basis of the information in the accounting records, the charity is entitled to exemption from audit. We will accept the information contained in those records and will not attempt to verify further, or substantiate, the basis on which entitlement to the exemption is claimed by the Trustees.

3.2. We are required to carry out procedures as are necessary to provide reasonable assurance on which to express an opinion on whether the accounts are in agreement with the accounting records, and to state whether the accounts have been drawn up in a manner consistent with the specified accounting requirements.

APPENDIX 1

1.0 Exemption from audit under section 10 of the Charities Accounts (Scotland) Regulations 2006.

1.1. The charity will be totally exempt from audit provided:

- It prepares a statement of account in accordance with regulation 8 and has gross income in a financial year of £500,000 or less;
- It prepares a statement of account in accordance with regulation 8 and the aggregate value of its assets (before deduction of liabilities) in a financial year does not exceed £2.8 million;

1.0 SCHEDULE 2

WORKPLACE PENSIONS ADMINISTRATION SERVICES

1.0 Nature of services

1.1. You have instructed us to provide you with payroll services and associated workplace pension administration. Any advice or assistance we provide to you on pension scheme selection will be provided to you in your capacity as an employer rather than to you personally as an individual and, as such, will not constitute regulated investment business advice.

1.2. We are only able to assist you with providing an auto-enrolment service in relation to individuals handled by us in our capacity as your payroll agent. Your auto-enrolment obligations to workers who are engaged to provide services to you in a personal capacity are outside the scope of this agreement.

2.0 Initial set-up for workplace pension arrangements and payrolling of employer-provided benefits-in-kind

2.1. Workplace pensions: This services schedule assumes that you do not already have a staff workplace pension scheme and that you are not using contractual enrolment for your staff.

3.0 Preliminary assessment of staff

3.1. We will carry out a preliminary assessment of your employees (meaning the individuals for whom we operate payroll under this agreement) to determine what duties you will have, and to help you plan how to comply with your duties, which will be carried out within [one month] of us entering into this schedule of services if that is later. We will categorise your employees as entitled workers, non-eligible jobholders or eligible jobholders. Our assessment will be based on the information we hold as your payroll agent plus any additional information provided by you including whether any employees carry out some of their duties outside the UK. You will review our assessment of your employees and accept responsibility for the completeness and accuracy of the assessment.

4.0 Exemption from auto-enrolment

4.1. You are responsible for determining whether you are exempt from employer auto-enrolment duties and, if necessary, for registering as exempt with the Pensions Regulator (TPR). You agree that, if your circumstances change so that automatic enrolment duties apply to you (for example, if you take on a member of staff other than a director), you will inform us as your payroll agent as soon as is practicable and at least before the beginning of the first payroll period in which they will be paid so that we can agree with you what auto-enrolment services you would like us to perform. You agree that you will also be responsible for informing TPR of your change of status.

5.0 Pension scheme selection and set-up

5.1. Unless you are exempt from auto-enrolment duties (see 4.0), we will discuss with you the workplace pension scheme provider(s) you are considering using so that we can discuss any practical implications with you.

5.2. You will inform us:

a) your selected workplace pension scheme provider(s);
b) how contribution payments will be made to the pension scheme provider(s), and whether the pension provider will permit your employees to reduce their contributions to below the statutory minimum level;
c) whether initial contributions during the opt-out period will be retained by you or will be paid over to the pension scheme(s); and
d) the method of tax relief that you will use (i.e., relief at source or net pay arrangement).

5.3. We will agree with you:

a) whether you will set up salary sacrifice arrangements for some categories of your employees;
b) whether any categories of your employees who are paid weekly will change to being paid monthly;
c) the definition of qualifying earnings on which contributions will be calculated for your employees;
d) your employer and employee contributions rates;
e) what additional services we shall provide (e.g., providing statutory communications for your staff, either to you or directly to them) and what information we will require from you in order to do so (e.g., staff contact information);
f) whether we as your agent shall set up the scheme for you, including any direct debits, and have ongoing delegated access so that we can send and receive relevant information directly to and from the scheme;
g) if you set up the scheme, whether you will nominate us as your agent with delegated access so that we can send and receive relevant information directly to and from the scheme, such as joining information regarding new or newly-eligible employees, and opt-out and refund information; and
h) the extent to which we shall be responsible for maintaining and preserving any of the records required to demonstrate your compliance with your auto-enrolment duties, and the extent to which you or your pension scheme provider(s) will be responsible for maintaining and preserving any such records.

6.0 Employee assessment and monitoring for auto-enrolment

6.1. We will assess the ages and earnings of your employees to categorise them as entitled workers, non-eligible jobholders or eligible jobholders; and otherwise determine the auto-enrolment duties you owe them, based on the information we hold as your payroll agent, plus any additional information provided by you.

6.2. For any employees that we assess as being a jobholder following an opt-in or joining notice, we will inform you of their enrolment date.

6.3. You will provide us with complete and accurate information regarding your employees, including ordinary working location, pension tax protection status and any changes in employee working, including starting a notice period, so that we can determine whether their employment status has changed in relation to auto-enrolment.

6.4. You will review our assessments of your employees and accept responsibility for the completeness and accuracy of the assessments.

7.0 Enrolling employees, initiating contributions and providing information to the pension scheme(s)

7.1. We will inform you when the staff assessments that we carry out under clause 6.1 above indicate that you are required to enrol employees into a pension scheme(s); and we will notify our payroll department when to start processing any required employee and employer pension contributions.

8.0 Writing to your employees

8.1. You are required to write to your employees providing them with required statutory information, including providing them with postponement information if you are using a postponement period.

8.2. We will prepare and send the required statutory communications to your employees, based on the staff assessments that we carry out under clause 6.1 above and based on the staff contact information that you provide to us. These will be based on standard templates, sent on behalf of you as the employer and are not intended to constitute investment business advice.

9.0 Other arrangements necessary for enrolling your staff and for determining opt-out periods

9.1. You are required to make arrangements to achieve active membership for your employees, effective from their enrolment date.

9.2. If your chosen scheme is a personal pension scheme, in order to achieve active membership for your employees, there must be certain types of agreement in place between you, the employee and the personal pension scheme provider.

9.3. You are responsible for finding out from the pension scheme the date on which active membership is achieved for each employee.

10.0 Processing opt-out requests and refunds, requests to cease membership or for reduced employee contributions

10.1. We will assist you with processing opt-out requests from jobholders, including:

a) obtaining opt-out notices from the scheme, and you also agree to notify us of any opt-out requests that you obtain from the scheme;
b) checking whether the notice was given during the opt-out period and that it is valid;
c) making arrangements to unravel active membership, as if the employee had never been a member of a scheme, including requesting a refund of any employee and employer contributions that have been paid over to the scheme, and notifying our payroll department to cease deducting contributions to process any refunds through the payroll;
d) advising you of any refunds of employee and employer contributions in any contributions report;
e) retaining a copy of the opt-out notice; and

10.2. We will assist you with processing other employee requests to cease membership of a scheme, including any opt-out notices given after the end of the opt-out period, by:

a) notifying the pension scheme;
b) assisting you with whatever action is required under the scheme rules for ceasing the employee’s active membership;
c) notifying our payroll department to cease deducting that employee’s contributions; and
d) helping you determine whether any refunds are payable.

11.0 Declaration of compliance

11.1. You are responsible for preparing and submitting your declaration of compliance to TPR and we will provide you with any information that we hold as your payroll agent that you request us to provide for you to complete the declaration.

12.0 Triennial re-enrolment

12.1. You are required to select a re-enrolment date, which must be within a six-month period starting three months before the third anniversary of your original pension set up date.

12.2. We will assist you by maintaining information and records that will highlight when the triennial enrolment processes must occur, informing you within 3 months of your pension set up date or of your most recent triennial re-enrolment date what your options are for selecting your next triennial re-enrolment date and assisting you in deciding which date to select.

12.3. You are responsible for preparing and submitting your declaration of compliance to TPR.

13.0 Maintaining records

13.1. You are required to keep certain records of your automatic enrolment activities and, to the extent we have agreed in writing to maintain records, you hereby authorise us to retain the following records on your behalf:

a) the names, NINOs, date of birth, addresses and (where relevant) the automatic enrolment date for each of your staff, if postponement notices were sent to staff, the date of any such postponement notices and to whom they were sent;
b) gross qualifying earnings for each employee for each pay period;
c) details of contributions and when they were paid to the scheme;
d) staff opt-in notices and joining notices and the enrolment date for relevant staff;
e) pension scheme reference or registry numbers;
f) name and address of pension scheme;
g) if we have assisted you in certifying the scheme, the certificate and any data and/or evidence relating to it; and
h) opt-out notices.

13.2. We shall be authorised to retain the records for six years.

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Parties involved with this document

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Sun, 6th Sep 2026 13:48:17 BST	Mr Ahmed Aldubai - Signer (9e96223d2477d93b5593d1effd0e9e15)
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Audit history log

Date	Action
Fri, 4th Sep 2026 12:29:58 BST	Envelope generated with fingerprint dc7858941eec61e0389a6ac9342c856f (18.133.63.166)
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Fri, 4th Sep 2026 12:29:59 BST	Mr Ahmed Aldubai has been assigned to this envelope. (18.133.63.166)
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Sun, 6th Sep 2026 13:48:17 BST	Sent the envelope to Abdul Qader Naas for signing (167.98.155.5)
Sun, 6th Sep 2026 13:48:17 BST	Document emailed to party email
Sun, 6th Sep 2026 14:36:10 BST	Abdul Qader Naas viewed the envelope (80.195.219.213)

Sun, 6th Sep 2026 14:36:47 BST	Abdul Qader Naas signed the envelope (80.195.219.213)
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Sun, 6th Sep 2026 14:36:47 BST	Signed document confirmation emailed to party email (80.195.219.213)
Sun, 6th Sep 2026 14:36:47 BST	Signed document confirmation emailed to party email (80.195.219.213)
Sun, 6th Sep 2026 14:36:47 BST	Signed document confirmation emails have been sent to all parties (80.195.219.213)