

WILTSHIRE



FRIENDLY

SOCIETY LIMITED

Memorandum and Rules 1998

Effective on 01/01/2013 (Amended 10/10/2019)

MEMORANDUM

OF

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## WILTSHIRE FRIENDLY SOCIETY

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LIMITED

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**Registered and incorporated under the  
Friendly Societies Act 1992**

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Register No.746F.

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Registered Office  
Holloway House, Epsom Square  
White Horse Business Park  
Trowbridge  
Wiltshire  
BA14 0XG

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1. **Name**

The Society is an incorporated friendly society. It is called Wiltshire Friendly Society Limited, and is hereinafter referred to as "the Society".

2. **Registered Office**

The registered office of the Society is to be situated in England and Wales. The address of the registered office shall be 7 Market Street, Trowbridge, Wiltshire. BA14 8HB.

3. **Purposes**

(1) The purposes of the Society shall be the carrying on of the following classes of business or other activity as provided in Schedule 2 of the Legislation. Any business or activity referred to below -

- (i) is to be carried on by the Society with a view to the provision, for its members and such persons connected with its members as may be prescribed in the rules; and
- (ii) is to be funded by voluntary subscriptions from members of the Society, with or without donations.

A. Long term business of one or more of the following classes:

| <i>Number</i> | <i>Description</i> | <i>Nature of Business</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|---------------|--------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| I             | Life and annuity   | Effecting and carrying out contracts of insurance on human life or contracts to pay annuities on human life, but excluding (in each case) contracts within Class III.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| IV            | Permanent health   | Effecting and carrying out contracts of insurance providing specified benefits against risks of persons becoming incapacitated in consequence of sustaining injury as a result of an accident or of an accident of a specified class or of sickness or infirmity, being contracts that: <ul style="list-style-type: none"><li>(a) are expressed to be in effect for a period of not less than five years, or until the normal retirement age for the persons concerned, or without limit of time, and</li><li>(b) either are not expressed to be terminable by the insurer, or are expressed to be so terminable only in special circumstances mentioned in the contract.</li></ul> |

D. Activities carried out in accordance with the Society's rules (or with arrangements made under the rules) whereby discretionary benefits are provided.

- (a) for the education of any persons.
- (b) for the relief or maintenance of any persons during sickness or when in distressed circumstances; or
- (c) for the funeral expenses of any persons,

but, save as may otherwise be provided from time to time by law, only to the extent that such activities do not constitute the carrying on of commercial business.

- (2) In addition the Society may carry on
- (a) social or benevolent activities which are not inconsistent with the other purposes of the Society;
  - (b) group insurance business;
  - (c) reinsurance of risks for any other registered friendly society or any incorporated friendly society.
- (3) The Society may form subsidiaries, take part with others in forming bodies corporate to be jointly controlled by it and otherwise acquire, or keep, control or joint control of bodies corporate which are companies whose objects are limited to the carrying on of one or more of the following activities:-
- (a) the establishment and management of personal equity plans within the meaning of the Financial Services Act 1986;
  - (b) the establishment and management of unit trust schemes within the meaning of the Financial Services Act 1986;
  - (c) the carrying on of long-term or general business;
  - (d) arranging for the provision of, or giving advice as to, insurance of any description;
  - (e) arranging for the provision of credit, whether as agents for the borrower or the person providing credit, and the provision of services in connection with current loan agreements to the person providing credit;
  - (f) the provision of fund management services for trustees of pension funds;
  - (g) the administration of estates and the execution of trusts of wills;
  - (h) the provision of executry services (within the meaning of Part II of the Law Reform (Miscellaneous Provisions) (Scotland) Act 1990) where the subsidiary or body is an executry practitioner (within the meaning of that Part of the Act) and the administration of testamentary trusts;
  - (i) the establishment and management of sheltered housing, residential homes for the elderly, hospitals, or nursing homes or mental nursing homes (within the meaning of the Registered Homes Act 1984) or, in Northern Ireland, nursing homes (within the meaning of the Nursing Homes and Nursing Agencies Act (Northern Ireland) 1971), and the provision of medical, administrative or other services for persons owning or managing any of them;
  - (j) the provision of administrative services for friendly societies or other bodies carrying on any of the above.

#### **4. Powers**

##### **(1) *Investment of Funds***

The funds of the Society may be applied or invested in the purchase of or at interest upon the security of such stocks funds shares securities or other investments or property of whatsoever nature and wheresoever and whether involving liability or not as the Committee shall in its absolute discretion think fit to the intent that the Committee shall have the same power of investing and of transposing of investments in all respects as if it was the absolute beneficial owner thereof.

(2) *Holding of Land (for purposes other than investment)*

Without prejudice to the power of the Society to invest its funds in property, the Society may acquire and hold land:-

- (a) for the purpose of carrying on any of its activities; or
- (b) for the purpose of enabling a controlled body of the Society to conduct its business;

and may dispose of, or otherwise deal with, any land so held by it.

(3) *Borrowing*

The Society may borrow money with or without security and on such terms as to interest repayment and otherwise as the Committee may in its discretion think fit and use it for any of the purposes or activities of the Society or its subsidiaries and no one from whom the Society borrows money in purported exercise of this power shall be concerned to see that the money is wanted or that no more than is wanted is raised or be concerned in any way as to the propriety of the transaction or the application of the money.

(4) *Assistance to controlled bodies*

The Society may provide any of its subsidiaries or controlled bodies the following services:-

- (a) loans of money, with or without security and whether or not at interest;
- (b) the use of services or property, whether or not for payment;
- (c) grants of money, whether or not repayable;
- (d) guarantees of the discharge of their liabilities.

(5) *Loans to assured members*

- (1) The Society may advance to a member of at least one full year's standing any sum not exceeding one half of the amount of an assurance on his life, or credited in the Holloway Sickness Section, on the personal security of the member, with or without sureties or, in Scotland, cautioners, subject to the restrictions contained or referred to in the Legislation.
- (2) Any amount so advanced, with all interest on it, may be deducted from the sum assured, or the amount credited in the Holloway Sickness Section, without prejudice in the meantime to the operation of the security.
- (3) The persons membership before incorporation of the Society will be taken into consideration in calculating his standing for the purposes of this Section.

(6) *Subscriptions to other bodies*

- (1) The Society may subscribe from its funds, to any hospital, infirmary, charitable or provident institution, any annual or other sum which may be necessary to secure to members, and their families, the benefits of that institution.
- (2) The Society may contribute to the funds and take part in the government of any other friendly society.

(7) *Other Activities*

The Society may carry on any activity which is incidental or conducive to the carrying out of its purposes.

**5. Limitation of Liabilities of Members**

- (1) The liability of a member of the Society is limited to the amount of any subscription to the Society which is outstanding.
- (2) No subscription of a member of the Society shall be recoverable at law except on the winding up of the Society.

**6. Interpretation**

- (a) "the Committee" means the committee of management of the Society;
- (b) "the Legislation" means the Friendly Societies Act 1992 and subordinate legislation made thereunder;
- (c) expressions, where used in Legislation, have the same meaning as they have in the Legislation;
- (d) any words importing the masculine include the feminine, any words importing the singular include the plural, and vice versa;
- (e) reference to any statute includes reference to any statutory modification or re-enactment thereof.

# **RULES**

OF

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RULE 1.

Membership

- 1.1 In these Rules, a member of the Society is a person who:-
 - 1.1.1 has applied to the Society for benefit or assurance in a form prescribed by the Committee from time to time and whose application has been accepted; and
 - 1.1.2 has an interest, whether actual or contingent, in the funds of the Society.
- 1.2 Each member of the Society and all persons claiming through him or on his account shall be bound by the Rules from time to time in force during the period of the person's membership of the Society.
- 1.3 Each member shall supply a specimen of his signature as and when required by the Society.
- 1.4 A member who is under 18 years of age may, if he is aged 16 years or over, by himself, or if he is under 16 years of age, by his parent or guardian or by the person paying any contribution on his behalf, execute all instruments and give all receipts necessary to be executed or given under the Rules, but may not nominate, or join in nominating, a person for election as a member of the Committee, or as Secretary of the Society.
- 1.5 A member shall notify the Society without delay of any claim or right of action against any party arising out of any circumstances which give rise to the payment of any benefit or sum of money by the Society to the member, and shall take all steps which the Society may reasonably require to include all such payments in any claim upon the other party and shall reimburse the Society all such sums recovered in respect of such benefits.
- 1.6 A person shall cease to be a member of the Society when he ceases to have an interest, whether actual or contingent, in the funds of the Society.
- 1.7 The Committee may grant to a person of any age Honorary Membership of the Society which shall continue until the Committee shall terminate the same. An Honorary Member may attend and speak but not vote at a general meeting of the Society.
- 1.8 A person who satisfies the provisions of 1.1.2 above but not 1.1.1 above, may nevertheless apply to the Committee to be admitted as a member of the Society. The Committee may in its absolute discretion refuse or accept such application, any acceptance to be on such terms as the Committee shall decide.

RULE 2.

Register of Names and Addresses of Members

- 2.1 It shall be the duty of every member to inform the Society of any change to his name or address.
- 2.2 The Society shall maintain a register of names and addresses of the members of the Society.
- 2.3 The register shall be kept at the Registered Office of the Society.
- 2.4 The Society need not enter in the register the address of a member, who became a member before the incorporation of the Society while it has no address for him and his whereabouts are unknown.
- 2.5 Where it appears to the Society that the address shown in the register for a member is no longer current, the Society:-
 - 2.5.1 will remove that address from the register; and
 - 2.5.2 will not enter an address for the member until his correct address is known.

RULE 3.

Contributions and Benefits

- 3.1 Every member of the Society shall pay contributions and receive benefits as provided in the Schedules appended to these Rules.
- 3.2 The Schedules shall form part of the Rules of the Society and as such may be varied, rescinded or added to in the manner provided by the Rules. New Schedules may be added and existing Schedules may be deleted in the manner provided by the Rules.
- 3.3 Where a member was contributing for a benefit under a Table before the date of incorporation of the Society, the contributions and benefits relating thereto shall be those which applied to that Table under the Rules of the Wiltshire Holloway Benefit Society at that time. In all other respects the terms of Rule 46.1 below shall apply.

RULE 4.

Surpluses and Bonuses

- 4.1 Distribution of surplus and bonuses shall be as provided in the Schedules appended to these Rules.

RULE 5.

Reinsurance of Risks

- 5.1 The Society may re-insure risks to such extent as may from time to time be approved by an appropriate actuary.

RULE 6.

Expulsion

- 6.1 Any member who:-
 - 6.1.1 makes any false statement or declaration to the Society, whether in connection with an application for membership or to increase his contributions or a claim for sickness benefit, or otherwise deceives or attempts to deceive the Society in any way, or who knows of another member who is guilty of any of the foregoing and who does not inform the Society accordingly;
 - 6.1.2 is in prison for any crime;
 - 6.1.3 in the sole opinion of the Committee, has been guilty of serious misconduct; or
 - 6.1.4 commits a serious breach or persistent breaches of these Rules;shall be expelled.
- 6.2 A member who is expelled from the Society shall forfeit the whole of any moneys paid by him to the Society, together with any amount credited to his account (as defined in Part K of Schedule 1 below) as at the date of his expulsion, or such part thereof as the Committee may, at its sole discretion, decide.
- 6.3 Any amount forfeited under Rule 6.2 above shall be transferred to the General Fund of the Society.

RULE 7.

Arrears

- 7.1 Any member in arrears in respect of any contributions due by or on behalf of the member to the Society shall be subject to the provisions contained in the Schedules appended to these Rules.

RULE 8.

Change of Residence

- 8.1 To enable the Society to maintain a register of members in accordance with Rule 2, every member shall ensure that the information required by that Rule is provided by him within fourteen days of the change of residence occurring.

RULE 9.

Nominations

- 9.1 A member not under the age of 16 years may nominate a person to whom any sum of money payable by the Society on his death or any specified amount of money so payable shall be paid at his decease, but the total amount which may be so nominated shall not exceed £5,000 or such higher amount as, by virtue of an order under section 6 of the Administration of Estates (Small Payments) Act 1965, may for the time being apply for the purposes of the enactments specified in sub-section (1) of that section.
- 9.2 All such nominations shall be made in writing, under the hand of the member, delivered at or sent to the Registered Office of the Society, or, made in a book kept at such office.
- 9.3 The person or persons so nominated must not at the date of nomination be an officer or employee of the Society unless that officer or employee is the husband, wife, father, mother, child, brother, sister, nephew or niece of the nominator.
- 9.4 A nomination so made may be revoked or varied by any similar document, under the hand of the nominator, delivered sent or made as aforesaid, but a nomination shall not be revoked by a subsequent will.
- 9.5 The marriage of a member shall operate as a revocation of any nomination previously made by him.

RULE 10.

Committee of Management

- 10.1 The business of the Society and any business which the Society proposes to carry on shall be under the direction of the Committee.
- 10.2 The Committee shall consist of not more than 11 nor (subject to the provisions of Rule 19.6) less than 5 members and the Committee may from time to time resolve the number who together shall constitute the Committee within these limitations.
- 10.3 The Committee may exercise all those powers of the Society as are not, by the Legislation or by the Rules, required to be exercised by the Society in general meeting.
- 10.4 No alteration of the Memorandum and Rules made by the Society in general meeting shall invalidate any act of the Committee prior to the date on which the Rule or alteration takes effect and which would have been valid if that Rule or alteration had not been made.

- 10.5 Without prejudice to the generality of the foregoing paragraphs 10.1, 10.2, 10.3 and 10.4 the Committee:-
- 10.5.1 shall ensure the direction and management of all affairs and business of the Society;
- i) by a sufficient number of persons fit and proper to be Committee Members or other officers, in their respective positions;
 - ii) with prudence and integrity;
 - iii) in the best interests of the members and in accordance with best practice, and
 - iv) in accordance with the Memorandum and Rules, and with the Legislation;
- 10.5.2 shall supervise the activities of any subsidiary or jointly controlled body;
- 10.5.3 may make, vary or revoke regulations for the conduct of business at its meetings, including, but not limited to
- i) voting rights, including casting votes;
 - ii) special meetings; and
 - iii) minutes of meetings;
- 10.5.4 may pay out of the funds of the Society the expenses of the Society and such sums as the Committee may deem necessary or expedient to be paid in the interests of the Society, but no Committee Member (other than the holder of any executive office) shall receive any payment save as authorised by these Rules;
- 10.5.5 may make, vary or revoke regulations for the conduct of all affairs and business of the Society, provided that the same are not inconsistent with the Memorandum and these Rules, and with the Legislation;
- 10.5.6 may authorise the use of all forms, instruments and other documents that it may deem necessary for the proper conduct of the business of the Society;
- 10.5.7 may delegate any of its powers, duties, discretions and authorities relating to the business of the Society to:-
- i) one or more Committee Members;
 - ii) committees consisting of such Committee Member or Committee Members, and/or employee or employees as it thinks fit;
 - iii) one or more officers or employees;
- 10.5.8 may create Districts under which members may meet locally, under such terms as the Committee shall from time to time prescribe, for the purpose of promoting the Society and the interests of members. The Committee shall appoint and may terminate the appointment of a Secretary for each District and may pay such expenses as it deems appropriate in respect of Districts and their meetings;
- 10.6.1 The Committee shall meet for business as often as it shall find necessary and half the number of the Committee (rounded down) shall form a quorum.
- 10.6.2 All questions arising at any Committee meeting shall be decided by a majority of votes and the chairman shall have a second or casting vote in cases where the votes would otherwise be equal.

- 10.7 All acts done by the Committee, or any sub-committee, or any person acting as a Committee Member shall, notwithstanding that it be afterwards discovered that there was some defect in the constitution of the Committee or sub-committee or in the election or re-election or appointment of any member of the Committee or sub-committee or person acting as aforesaid, or that any person disqualified from holding office or was not entitled to vote, be as valid as if the Committee or sub-committee had been properly constituted and as if every such person had been duly elected or re-elected or appointed or entitled to vote and, where appropriate, was qualified and had been a Committee Member.

RULE 11.

Eligibility and Election of Committee of Management

- 11.1 No person shall be elected or appointed as a Committee Member unless:-
- 11.1.1 he will be less than 70 years of age at the date on which the election, or in the case of an appointment under rule 19, the appointment, would take effect; and
 - 11.1.2 he is not a minor; and
 - 11.1.3 he has, at least one month before the date of the meeting at which his election is to be considered, complied with any requirement of the Committee pursuant to Paragraph 11.2 below; and
 - 11.1.4 (except in the case of appointment under Rule 19 or nomination under Paragraph 11.3 below, or where a Committee Member retires under Rule 20) a form nominating him signed by two members of the Society who comply with the requirements of Paragraph 11.2 below has been delivered to the Registered Office of the Society no later than eight weeks before the date on which the Annual General Meeting at which the vacancy in respect of which he is nominated is to be filled. The nomination form shall contain the full name, address, date of birth, and occupation of the person nominated, his consent to be so nominated, and the full names and addresses of the members proposing his nomination. The nomination form shall be dated with the date of its delivery at the Registered Office of the Society and that date shall be deemed to be the date of nomination for the purpose of Paragraph 11.2 below.
- 11.2 The Committee may require any individual nominated for election as a Committee Member to supply in writing such forms as the Committee may specify, evidence of his qualifications, financial and managerial experience, creditworthiness, competence and character and to complete in draft any form or questionnaire that, if elected, he would be required to submit to any regulatory authority in accordance with the Legislation.
- 11.3 The requirements with which a member must comply in order to be eligible to nominate a person as a Committee Member are as follows:-
- 11.3.1 he must have been a member of the Society for not less than two years before the date of nomination; and
 - 11.3.2 he must not be in arrears with his contributions; and
 - 11.3.3 he must not be a minor at that date.
- 11.4 If a vacancy arises on the Committee after the latest date for nominations in the year of an Annual General Meeting but before the conclusion of the Annual General Meeting by reason of the death or disqualification of any retiring Committee Member who was seeking re-election the Committee may without giving notice in accordance with Rule 24 nominate at the Annual General Meeting some other member who is at the date of that meeting:-
- 11.4.1 less than 65 years of age, and

11.4.2 not a minor,

to take the place of such retiring Committee Member as a candidate for election and such Member shall be deemed to be a retiring Committee Member.

or reduce the number of vacancies to be filled at the Annual General Meeting by one in respect of each such event and any remaining vacancy on the Committee shall be and become a vacancy which the Committee has power to fill under Rule 19.

- 11.5 Where a person becomes or ceases to be a Member of the Committee, the Society shall within one month give notice of that fact to the Central Office. The notice shall state the person's full name and address and the date on which he became, or ceased to be a Member of the Committee and, in the case of a person becoming a Member, the date of his birth.

RULE 12.

Appointment of Chairman and Vice-Chairman

- 12.1 At its first meeting after every Annual General Meeting the Committee shall elect from its number a Chairman and a Vice-Chairman who shall, subject to 12.3 below, hold office until the commencement of the first meeting of the Committee held after the next Annual General Meeting unless either shall cease in the meantime to be a Committee Member or shall resign from office. The Chairman shall preside at all meetings of the Committee at which he is present and in the absence of the Chairman the Vice-Chairman shall take his place.
- 12.2 If the Chairman and the Vice-Chairman so elected shall both be absent from a meeting of the Committee, the Committee Members present at that meeting shall elect a Committee Member to be Chairman for the purposes of that meeting.
- 12.3 The Committee may at any time remove the Chairman or Vice-Chairman from office.
- 12.4 The Committee shall fill from its number any casual vacancy (whether or not arising from the exercise of its power under 12.3 above) in the office of Chairman or Vice-Chairman, and a Chairman or Vice-Chairman so elected shall, subject to 12.3 above, hold office until the commencement of the first meeting of the Committee held after the next Annual General Meeting unless in the meantime he shall cease to be a Committee member or shall resign the office.

RULE 13.

Remuneration and Expenses of Officers

- 13.1 The annual remuneration of the Officers as Members of the Committee (exclusive of any remuneration paid in respect of executive duties) shall be paid at a rate to be determined by the Committee from time to time. This remuneration shall be divisible among the Officers in such proportion as may be agreed among them by a majority decision and, in default of agreement, in equal shares.
- 13.2 In addition to such remuneration any Officer may be paid such reasonable travelling, hotel and other expenses as he might incur while attending Society business with the approval of the Committee. He may also, by resolution of the Committee, be paid for professional or other work done by him on behalf of the Society in addition to his usual services as an Officer.

RULE 14.

Offices of Profit

- 14.1 A Committee Member may hold any office or place of profit with the Society (other than the office of auditor or actuary to the Society) simultaneously with his office as Committee Member and may be appointed by the Committee to an office or place of profit with any body corporate in which the Society is, or will be, interested, on such terms as may be agreed from time to time between the Committee and the Committee Member.
- 14.2 A Committee Member so appointed to an office or place of profit with a body corporate in accordance with Rule 14.1 above shall disclose to the Committee any benefit he derives from any such office or place in the financial year in which it is received.
- 14.3 A Committee Member, notwithstanding his interest, may be counted in the quorum present at any meeting at which he or any other Committee Member is appointed to hold any office or place of profit with the Society or with any body corporate in which the Society is, or will be, interested or at which the terms of any such appointment are arranged. He may vote on any such appointment or arrangement other than his own appointment or the arrangement of the terms of that appointment.

Rule 15.

Interest in Contracts

- 15.1 Subject to a Committee Member's complying with the provisions for the time being of the Legislation that:-
- 15.1.1 require him to declare to the Committee any direct or indirect interest he might have, or be treated as having, in any contract to which the Society is a party;
 - 15.1.2 prohibit particular contracts;
 - 15.1.3 require a contract to be approved by a resolution of a general meeting; or
 - 15.1.4 require him to furnish to the Society particulars of any related business;
- he may enter into or be interested, whether directly or indirectly, in contracts with the Society and shall not be disqualified from office thereby, nor shall he be liable to account to the Society for any profit arising out of any such contract to which he is party or in which he is interested by reason of his being at the same time a Committee Member.
- 15.2 No Committee Member may vote as a Committee Member in regard to any contract, or proposal therefor, in which he is interested, whether directly or indirectly, or upon any matter arising out of it. If he shall so vote, his vote shall not be counted nor shall he be reckoned in estimating a quorum when any such contract, or proposal therefor, is under consideration.
- 15.3 In this Rule the term "contract" includes any transaction or arrangement. For the avoidance of doubt, the word "interest" in this Rule does not include any interest a Committee Member may have as a director of a subsidiary company or other associated body of the Society.

Rule 16.

Appointment of Officers, Employees and Others

- 16.1 The Society must have a Chief Executive and a Secretary who shall be appointed and whose appointment may be terminated by the Committee.

- 16.2 The same person may be appointed as both the Chief Executive and the Secretary.
- 16.3 The Chief Executive shall be responsible under the immediate authority of the Committee for the conduct of the business of the Society. He shall, in addition, carry out such duties as may be delegated to him by the Committee from time to time.
- 16.4 The Chief Executive, or in his absence a person nominated by the Committee, shall attend all meetings of the Society and of the Committee, he shall record the names of those present and the Minutes of the proceedings, and be the person responsible for receiving such notices as detailed in the Schedules appended to these Rules.
- 16.5 The Committee shall take all reasonable steps to secure that the person appointed as Chief Executive has the requisite knowledge and experience to discharge the functions of his office.
- 16.6 Where a person becomes or ceases to be the Chief Executive or the Secretary, the Society shall within one month give notice of that fact to the Central Office, stating the person's full name and address and the date on which he became, or ceased to be, Chief Executive or Secretary.
- 16.7 The Committee may also appoint and, subject to the provisions of any contract or other instruments, terminate the appointment of (or delegate these appointments or termination powers in respect of the Chief Executive) such employees, advisers, bankers and agents as the Committee may at any time determine.
- 16.8 The powers and duties of persons appointed under this Rule shall be those given them from time to time by the Committee which may pay them such salaries, wages, commissions and bonuses, compensation for loss of office or of employment, fees and other remuneration as it may consider desirable.

RULE 17.

Indemnity to Committee Members, Officers and Employees

- 17.1 Every Committee Member, every other officer and every employee of the Society shall be indemnified by the Society against any liability in respect of losses, costs, charges, damages and expenses which might arise from, or in the course of, his duties, but not against any such liability which, by virtue of any rule of law or of the Legislation, would attach to him in respect of any negligence, default, breach of duty or breach of trust of which he may be guilty in relation to the Society. He shall, however, be indemnified against any liability incurred by him in defending any proceedings whatsoever, whether civil or criminal, arising out of his duties in relation to the Society in which judgement is given in his favour or in which he is acquitted.
- 17.2 The Society may take out a policy of insurance to cover any such indemnity or liability as mentioned in 17.1 above.
- 17.3 Any Committee Member may, with the written consent of at least one other Committee Member, seek professional advice with regard to that person's rights, duties, responsibilities and liabilities as a Committee Member, either with regard to a particular matter or generally and the cost of such professional advice shall be paid from the funds of the Society.
- 17.4 Whenever the cost of professional advice is paid from the funds of the Society pursuant to 17.3 above, that fact and the cost thereof shall be disclosed at the Annual General Meeting next following.

RULE 18.

Vacation of Office and Disqualification

- 18.1 A Committee Member shall cease to hold office:-
- 18.1.1 if he resigns his office by notice in writing to the Secretary;
 - 18.1.2 if he takes up a permanent residence outside the United Kingdom;
 - 18.1.3 if he is requested in writing by all his co-Committee Members to resign and a resolution that he has vacated office is thereafter passed at a meeting of the Committee by at least four-fifths of the Members of the full Committee;
 - 18.1.4 if for more than six consecutive months he absents himself without permission of the Committee from meetings of the Committee held during that period and the Committee passes a resolution that he has vacated office;
 - 18.1.5 if he becomes bankrupt or is subject to sequestration;
 - 18.1.6 if he is, or might be, suffering from mental disorder and either
 - i) he is admitted to hospital in pursuance of an application for admission for treatment under the provision of the Mental Health Act 1983, or he is admitted to hospital under the provisions of the Mental Health (Scotland) Act 1984 or the provisions of the Mental Health Act (Northern Ireland) 1961, or
 - ii) an order is made by a court having jurisdiction (whether in the United Kingdom or elsewhere) in matters concerning mental disorder for his detention or for the appointment of a receiver, curator bonis or other person to exercise powers with respect to his property or affairs;
 - 18.1.7 upon a resolution of which notice has been given under Rule 24 that he shall cease to be a Committee Member passed by a majority of the votes cast on a poll at a general meeting;
 - 18.1.8 if, whilst a Committee Member of the Society and without the prior consent of his co-Committee Members, he accepts the office of a director in any other organisation, company or body deemed by the Committee to be in direct competition with the business of the Society;
 - 18.1.9 upon the conclusion of the Annual General Meeting next following the date on which he attains 70 years of age;
 - 18.1.10 if he becomes prohibited by law from being a Committee Member;
 - 18.1.11 if he contravenes Rule 15.1 by knowingly or recklessly failing to declare an interest and the Committee passes a resolution that he has vacated office;
 - 18.1.12 if any regulatory body directs that he is not a fit and proper person to be a Committee Member of the Society.
- 18.2 The Secretary shall give not less than fourteen clear days' notice in writing to all Committee Members of a meeting of the Committee at which it is intended to move a resolution that a Committee Member has vacated office. The notice shall set out the proposed resolution and, if all the requirements of this paragraph are not complied with, the resolution, even if passed, shall be of no effect. The provisions of Rule 42 shall be deemed to apply to any such notice.

RULE 19.

Filling of Casual Vacancies

- 19.1 In the case of any vacancy not occasioned by the retirement of any Committee Member by rotation the Committee may at any time and from time to time, appoint a person as a Committee Member to fill such vacancy.
- 19.2 If and whenever the Committee shall resolve to increase the number of persons constituting the Committee within the limitation prescribed by Rule 10.2, the Committee may appoint a person as an additional Member in order to fill any vacancy thereby created.
- 19.3 The Committee shall appoint under this Rule only a person who:-
 - 19.3.1 appears to be fit and proper to be a Member, and
 - 19.3.2 is qualified under Rule 11.1 (as far as that Rule is applicable);
 - 19.3.3 is not a person who, having been nominated for election as a Member at any election held within the preceding 12 months, was not elected as a Member.
- 19.4 A Committee Member appointed under this Rule shall hold office until the conclusion of the Annual General Meeting next following such appointment.
- 19.5 A Committee Member appointed under this Rule and retiring under 19.4 above shall be eligible for re-election without nomination, provided he is not ineligible by reason of his age on that date, and he shall be a retiring Committee Member for the purposes of Rule 20.2.
- 19.6 Notwithstanding any vacancies on the Committee, the remaining Committee Members may continue to act. If at any time the number of Committee Members falls below the minimum of 5 prescribed by Rule 10.2, the Committee so constituted, although its members are insufficient to form a quorum, may act by a majority of its members for a maximum period of 6 months but in such circumstances the Chairman shall not have any second or casting vote.

RULE 20.

Retirement by Rotation

- 20.1 At each Annual General Meeting each Committee Member who has not been elected or re-elected at any of the last two Annual General Meetings (in addition to any Committee Member retiring under Rule 18.1.9 or 19.4) shall retire from office.
- 20.2 A Committee Member retiring under this Rule shall be eligible for re-election without nomination provided that he is not ineligible by reason of his age at the date of the Annual General Meeting.
- 20.3 Elections of Committee Members shall be held at Annual General Meetings.
- 20.4 If at an Annual General Meeting there is no contest for the office of Committee Member, then
 - 20.4.1 any person both eligible for election and nominated under Rule 11 shall be deemed to have been elected, and
 - 20.4.2 any retiring Committee Member offering himself for re-election who is qualified under Rule 11 at the date of the meeting shall be deemed to have been re-elected unless a resolution of which notice has been given under Rule 24 that he shall cease to be a Committee member shall be passed by three-fourths majority of the votes cast on a poll.

- 20.5 If at an Annual General Meeting there is a contest for the office of Committee Member in that the number of candidates for election or re-election to the Committee (including Committee Members retiring under this Rule and Rule 19.4) exceeds the number of vacancies thereon, the vacancies shall be filled by those candidates obtaining the most votes. The vote shall be taken on a poll, which shall be deemed to have been demanded by the Chairman. The following provisions shall apply to such a poll:-
- 20.5.1 the voting papers shall set forth the full names of the candidates, the number of vacancies on the Committee and any declarations required under the Legislation (any retiring Committee Members being denoted by appropriate marks);
- 20.5.2 the voting shall be effected by the placing of an X after the names of the candidates for whom the votes are to be cast;
- 20.5.3 the voting paper shall be void if a member votes for more candidates than there are vacancies to be filled;
- 20.5.4 each member present and entitled to vote at the meeting shall have one vote in respect of each vacancy to be filled, and
- 20.5.5 no member shall be required to cast all or any of the votes given to him by 20.5.4 above.

RULE 21.

Funds, Reserves, Pension and Other Schemes

- 21.1 The Committee shall maintain a Management Fund and such other funds as the Rules or the Legislation shall require or, in the absence of such requirement, as the appointed actuary shall from time to time advise.
- 21.2 All expenses relating to the management of the Society shall be paid from the Management Fund.
- 21.3 Subject to the provisions of 21.4 below, the Committee may from time to time transfer from any other fund held by the Society to the Management Fund such sum or sums as it shall in its discretion consider to be fair and reasonable to meet the expenses of the management of the Society.
- 21.4 The apportionment of the expenses of management of the Society, any taxes which may be levied upon the Society and the allocation of the investment income of the Society as between the different funds and parts of funds held by the Society from time to time shall be allocated by the Committee on the advice of the appointed actuary.
- 21.5 If at the close of any financial year the amount of the Management Fund is greater than that which has been required to meet the expenses of management of the Society, the Committee may at its discretion carry the balance or a proportion thereof over to the next year, or may carry the balance or a proportion thereof to the Reserve Fund.
- 21.6 Any deficiency in the Management Fund shall be made up by a transfer from the Reserve Fund.
- 21.7 A Reserve Fund shall be maintained by the Society into which any profits from investments shall be credited and to which any losses suffered on investments shall be charged. The Committee may credit to the Reserve Fund any sums accruing to the Society which are not expressly allocated by the Rules for other purposes. The Reserve Fund shall be available for transfer to any other fund of the Society from time to time.
- 21.8 The Society may maintain a Contingencies Fund for the purpose of granting assistance to distressed members which shall be funded by any donations which may be received from time to time from members, or by the transfer of an amount of contribution or investment income which shall be determined from time to time by the Committee. The specific purposes of the Contingencies Fund shall be decided from time to time by the Committee but shall include the provisions of Paragraph 2.2 of Part G of Schedule 1 appended to these Rules.

- 21.9 The Committee may from the Society's resources and on such terms as it thinks fit provide, establish, maintain and administer pension, life assurance, sickness, annuity and other funds and schemes (whether contributory or not) for the benefit of past, present or future officers and employees of the Society and of any society with which the Society may merge in the future and their spouses, children and dependants.
- 21.10 In addition to the powers aforesaid the Committee may grant on such terms as it thinks fit other pensions, allowances, gratuities, donations and bonuses to or for the benefit of past or present officers and employees of the Society and of any society with which the Society may merge in the future and their spouses, children and dependants.
- 21.11 In 21.9 and 21.10 above the term "officers" excludes any Committee Member who does not hold or has not held any executive position in the Society in addition to that of Committee Member.
- 21.12 The Committee may make, vary and revoke the rules of any such fund or scheme as is mentioned in 21.9 above (to such extent as this power is not thereby prohibited, or is found permissible) and may constitute any trust and may from time to time at its discretion exercise any powers reserved to the Society by the terms of any trust constituted by the Society including the power of modifying or discontinuing the terms of any such trust or any rules or regulations that may be or may have been made pursuant thereto.

RULE 22.

Annual General Meetings

- 22.1 The Society shall hold an Annual General Meeting in each financial year, at such hour, date and place as the Committee shall determine.
- 22.2 Not more than 15 months shall elapse between the date of one Annual General Meeting and that of the next.
- 22.3 If the Society holds its first Annual General Meeting within 18 months of its incorporation, it need not hold it in the year of its incorporation or in the following year.
- 22.4 The Committee shall lay before the members at the Annual General Meeting the Annual Accounts of the Society for the last financial year before the date of that meeting, and shall also submit to them a report by the Committee (called in these Rules "the Committee's Report") on the business of the Society, which Committee Report shall include the information required under the Legislation.
- 22.5 A copy of the Annual Accounts shall be available to every member who would be eligible to vote at the Annual General Meeting, and the fact that copies of the Annual Accounts are so available shall be stated in the advertisement of the meeting as provided under Rule 24.
- 22.6 In the Rules "Annual Accounts" means the classes of document (including the notes to them) which the Society is required (unless otherwise exempted) by or under the Legislation to prepare by way of accounts for itself individually and, if it has subsidiaries, by way of group accounts for itself and those subsidiaries.
- 22.7 The report of the auditors on:-
- 22.7.1 the Annual Accounts laid before the Annual General Meeting, and
- 22.7.2 the Committee's Report shall be laid before that meeting and shall be available for inspection by any member.
- 22.8 No business shall be transacted at an Annual General Meeting, and no resolution shall be brought forward at any such meeting, except as may arise upon:-
- 22.8.1 the Annual Accounts laid before the meeting;

- 22.8.2 the Committee's Report submitted to the meeting;
- 22.8.3 the report of the auditors on the documents listed in 22.8.1 and 22.8.2 above;
- 22.8.4 the election and re-election of Committee Members;
- 22.8.5 the appointment and re-appointment of auditors;
- 22.8.6 a motion for a resolution (whether special or ordinary); written notice of intention to move which at the meeting has been duly given to the Society by 20 members of the Society qualified under Rule 24.6.2 not later than eight weeks before the date on which the Annual General Meeting is to take place; and
- 22.8.7 business (including a motion for a resolution whether special or ordinary, or a motion to add to, alter or rescind any of the Rules) brought before the meeting by the Committee.

RULE 23.

Special General Meetings

- 23.1 All general meetings other than Annual General Meetings shall be called Special General Meetings.
- 23.2 The Committee may, whenever it thinks fit, convene a Special General Meeting.
- 23.3 The Committee shall convene a Special General Meeting on the requisition of not less than 100 members of the Society qualified under 23.5 below. The requisition shall state the objects of the meeting (which must however not include the election of a Committee Member) and shall be signed by the requisitioners and deposited at the Registered Office of the Society and may consist of several documents of like form each signed by one or more of the requisitioners. A deposit of £10 in respect of each requisitioner signing the requisition shall be lodged with it at the Registered Office of the Society. If within half an hour after the time appointed for the meeting a quorum is not present, all such deposits shall be forfeited but if a quorum is present the members present and entitled to vote at the meeting shall decide whether the deposits shall be appropriated either wholly or in part towards the expenses of convening and holding the meeting, and to any extent which the deposits are not appropriated they shall be returned by the Society to the requisitioners equally.
- 23.4 If the Committee does not within 28 days after the date of deposit of the sole requisition, or the date of deposit of the last requisition sufficient to comply with the requirements of 23.3 above, proceed to publish notices convening a meeting to be held within 63 days after that date, the requisitioners or any proportion of them exceeding one-half may themselves convene a Special General Meeting, but any meeting so convened shall not be held after the expiration of five months from the date of the deposit of the sole or last requisition. The meeting so convened by the requisitioners shall be convened in the same manner, as nearly as possible, as that in which meetings are convened by the Committee and notices thereof shall be published in accordance with Rule 24. Any reasonable expenses incurred by the requisitioners by reason of the failure of the Committee duly to convene a meeting shall be paid to those requisitioners by the Society and any sum paid shall be recovered by the Society from the defaulting members of the Committee (whether by way of retention of fees or other remuneration in respect of services, or otherwise). The Committee or, as the case may be, the requisitioners, shall give the members notice of any resolution the requisitioners propose to move at the meeting at the same time and in the same manner as notice is given of the meeting.
- 23.5 A member shall be qualified for the purposes of 23.3 above if he:-
 - 23.5.1 has been a member of the Society for a continuous period of not less than two years prior to the date of the requisition; and
 - 23.5.2 is a person entitled to attend, speak and vote at a general meeting of the Society on the date of the requisition.

- 23.6 No business shall be entertained at any Special General Meeting except such as shall be stated in the notice convening the meeting.
- 23.7 Except where the requisitioners themselves convene a Special General Meeting under 23.4 above, Special General Meetings shall be held at such day, hour and place as the Committee shall determine.

RULE 24.

Notice of Meetings

- 24.1 Not less than 14 days' notice of the day, hour and place of every general meeting (whether an Annual General Meeting or Special General Meeting) shall be given by or on behalf of the Committee in accordance with 24.2 below. The Annual General Meeting shall be described as such in the notice of meeting.
- 24.2 Any notice of meeting required to be given to the members of the Society shall be published in at least one newspaper circulating in the County of Wiltshire, or in an area where a majority of members of the Society reside, and such publication shall be by way of an advertisement.
- 24.3 The notice shall specify:-
- 24.3.1 the nature of any resolution to be moved at the meeting and of the other business to be transacted thereat, and
 - 24.3.2 the full name of each candidate for the office of Member of the Committee, or auditor, unless the nomination has been made, or in the case of an auditor his nomination has been received, too late to be included in, or to accompany, the notice.
- 24.4 If one or more resolution to be moved at the meeting is a special resolution, the notice shall state that in respect of the special resolution(s):-
- 24.4.1 a member entitled to attend and vote may appoint one proxy to attend and, on a poll, vote at the meeting instead of him; and
 - 24.4.2 the proxy need not be a member of the Society; and
 - 24.4.3 the member may direct the proxy how to vote at the meeting.
- 24.5 If at least the requisite number of qualified members of the Society give notice to it in writing (whether in one or more documents) of their intention to have moved on their behalf at an Annual General Meeting of the Society a resolution which is specified in the notice the Committee shall:-
- 24.5.1 include in the notice of that meeting a notice specifying the intention of those members to have the resolution moved on their behalf at the meeting and, where applicable, the intention to move it as a special resolution; and
 - 24.5.2 at the request of the members intending to have the resolution moved on their behalf, include in the notice of that meeting a copy of any statement of not more than 100 words with respect to the matter referred to in the resolution.
- 24.6 For the purposes of 24.5 above:-
- 24.6.1 the "requisite number" is 20; and
 - 24.6.2 a "qualified member" is one who has been a member of the Society for more than two consecutive years prior to the date of the notice, and is entitled to attend, speak and vote at a general meeting of the Society.
- 24.7 The Committee shall be under no duty to include a motion for a resolution in the notice of the Annual General Meeting or to publish such a statement as is mentioned in 24.5.2 above if:-

- 24.7.1 written notice complying with and, if submitted, any statement given in accordance with the requirements of 24.5 above, are given to or lodged with the Society later than the last day of the financial year preceding that in which the Annual General Meeting at which it is intended to move the resolution is to be held; or
 - 24.7.2 the resolution and, if submitted, any such statement does not relate directly to the affairs of the Society; or
 - 24.7.3 the rights conferred by 24.5 above are being abused to seek needless publicity for defamatory matter or for frivolous or vexatious purposes; or
 - 24.7.4 the resolution is in substantially the same terms as any resolution that has been defeated at a meeting during the three calendar years prior to the year in which the Annual General Meeting at which it is intended to move the resolution is to take place.
- 24.8 If it is not possible for any reason to include in the notice of the Annual General Meeting a notice given by members in accordance with 24.5 above, the notice so given together with any statement lodged in accordance with 24.5.2 above shall be published with the notice of that meeting. If, however, that is not practicable, the notice so given and any statement so lodged shall be published as soon as possible after the publication of the notice of that meeting.

RULE 25.

Quorum at General Meetings

- 25.1 No business shall be considered at any Annual General Meeting or Special General Meeting unless a quorum is present, and a quorum shall be constituted for all purposes by 10 members present or represented and entitled to vote.
- 25.2 If no quorum shall be present within half an hour after the time appointed for the Annual General Meeting or Special General Meeting, or if during such meeting a quorum ceases to be present, the Chairman of the meeting shall adjourn it to such hour, date and place as he shall direct, unless it is a Special General Meeting requisitioned under Rule 23.3 or 23.4 above whereupon the Chairman of the meeting shall dissolve it.

RULE 26.

Procedures at General Meetings

- 26.1 The Chairman of the Committee or, in his absence, the Vice-Chairman of the Committee will preside at every general meeting of the Society. If there is no such Chairman or Vice-Chairman or if neither the Chairman or Vice-Chairman is present within 15 minutes after the time appointed for the meeting or if both the Chairman and the Vice-Chairman are unwilling to act, the Committee Members present shall elect one of their number to be Chairman of the meeting. If at any meeting no Committee Member is willing to act as Chairman, or if no Committee Member is present within 15 minutes after the time appointed for the meeting, the members present and entitled under Rule 23 above to be included in the quorum for the meeting shall choose one of their number who is present to be the Chairman of the meeting.
- 26.2 The Chairman of the meeting may, notwithstanding the presence of a quorum (and shall, if so directed by a resolution of the meeting), adjourn the meeting from time to time and from place to place, but except as provided in 26.10 no business shall be transacted at any adjourned meeting other than the business left unfinished or not reached at the meeting from which the adjournment took place.
- 26.3 Every adjourned meeting shall be deemed a continuation of the original meeting and any resolution passed at an adjourned meeting shall for all purposes be treated as having been passed on the date on which it was in fact passed and shall not be deemed to have been passed on any earlier date.

- 26.4 When a meeting is adjourned for 30 days or more, notice of the adjourned meeting shall be given as in the case of the original meeting but otherwise it shall not be necessary to give any notice of an adjournment or of the business to be transacted at an adjourned meeting.
- 26.5 Subject to the Legislation and these Rules every question submitted to an Annual General Meeting or Special General Meeting shall be decided by a simple majority and such votes shall be taken in the first instance by a show of hands.
- 26.6 A poll may (before or on the declaration of the result of the show of hands) be demanded by:-
- 26.6.1 the Chairman of the meeting; or
- 26.6.2 10 members who are entitled to vote at the meeting and are present in person or, if the poll is on a special resolution, by proxy,
- and in the event of such a demand, a poll shall be taken in accordance with 26.10 below, but no poll shall be permitted upon a resolution to appoint a Chairman or as to whether the meeting should be adjourned.
- 26.7 Unless a poll be so demanded, a declaration by the Chairman that a resolution on a show of hands has been carried, or carried unanimously, or by a particular majority, or lost, or not carried by a particular majority, and an entry to that effect in the minutes of the meeting shall be conclusive evidence of the fact without proof of the number or proportion of the votes recorded in favour of, or against, such resolution.
- 26.8 If a motion for a special resolution is to be put to the vote of the meeting or there is a contest for the office or appointment of a Member of the Committee or auditor, a poll shall be deemed to have been demanded by the Chairman.
- 26.9 Except in the cases specified in 26.8 above, the demand for a poll may, before the poll is taken, be withdrawn but only with the consent of the Chairman, and a demand so withdrawn shall not be taken to have invalidated the show of hands declared before the demand was made.
- 26.10 If a poll is duly demanded in accordance with 26.6 above, it shall be taken at the meeting at which it is demanded or, if the Chairman so decides, at an adjourned meeting and in either case in such a manner, subject to 26.12 below, as the Chairman directs and the result of the poll shall, notwithstanding 26.3 above, be deemed to be the resolution of the meeting or adjourned meeting at which the poll was taken. The Chairman may, in the event of a poll, appoint the scrutineers (who need not be members of the Society) and may adjourn the meeting or adjourned meeting to some hour, date and place fixed by him for the purpose of declaring the result of the poll.
- 26.11 A poll demanded on a question of adjournment shall be taken forthwith and the result declared immediately upon the conclusion of the taking of the poll. A poll demanded on any other question shall not prevent the continuance of a meeting for the transaction of any business other than that upon which the poll has been demanded.
- 26.12 Voting papers to be used on a poll shall be valid only if they are issued by the Society and, where the member is not voting by proxy, include any declaration required by the Legislation and shall otherwise be in such form and with such declaration as the Chairman shall direct.
- 26.13 In the case of an equality of votes, whether on a show of hands or by poll, the Chairman of the meeting at which the show of hands takes place, or at which the poll is taken, shall be entitled to a second or casting vote.
- 26.14 The persons entitled to attend and speak at a meeting of the Society shall be:-
- 26.14.1 The Committee Members, the Chief Executive, the Secretary, the auditors and the actuary;
- 26.14.2 all members entitled to vote on any resolution included in the notice of the meeting or any proxy thereof; and
- 26.14.3 any other person who is at the date of the meeting a member of the Society.

RULE 27.

Entitlement of Members to Vote on Resolutions

- 27.1 In this Rule "voting date" means:-
- 27.1.1 the date of the meeting at which the resolution is intended to be moved, or
- 27.1.2 in the case of a member appointing a proxy to vote instead of him at a meeting, the date the Society specifies as the final date for the receipt of instruments appointing proxies to vote on that resolution.
- 27.2 Every member of the Society present who is not precluded from voting by the Legislation or the Rules is entitled to one vote (whether by show of hands or by poll) on any resolution at a general meeting of the Society, and when the votes are equal the then presiding officer shall have an additional or casting vote.
- 27.3 The holder of a power of attorney from a person who is a member and who is entitled to vote under 27.2 above shall, if the power of attorney has been duly registered with the Society and if the power has the effect of authorising the holder to exercise the rights of the member under the Rules, be entitled to vote in all circumstances as if he were a member and in the member's stead but he shall not be entitled to appoint a proxy or an attorney.
- 27.4 A member who is entitled to vote under 27.2 above but in respect of whom an order has been made by any court having jurisdiction (whether in the United Kingdom or elsewhere) in matters concerning mental disorder may vote, whether on a show of hands or by poll, by his receiver, curator bonis or other person in that behalf appointed by that court. Evidence to the satisfaction of the Committee of the authority of the person claiming to exercise the right to vote shall be deposited at the Registered Office of the Society no later than seven days prior to the date of the relevant meeting or adjourned meeting at which the right to vote is to be exercised, and in default, the right to vote shall not be exercisable.

RULE 28.

Appointment of Proxies

- 28.1 A member of the Society who is entitled to attend, speak and vote at a meeting of the Society at which a special resolution is to be proposed:-
- 28.1.1 may appoint one person (whether a member or not) as his proxy to attend and, on a poll, to vote at the meeting instead of him, but only in respect of such special resolution; and
- 28.1.2 may direct the proxy how to vote upon such special resolution at the meeting.
- 28.2 No vote by proxy shall be allowed or taken on any resolution which is not a special resolution.
- 28.3 If a member has appointed a proxy, he shall not be entitled to vote in person on a poll unless he has previously revoked the appointment of a proxy and has given written notice of such revocation to the Society in such a manner as the Committee shall prescribe, at or before the meeting.
- 28.4 A proxy shall be appointed by an instrument in writing which shall be signed by the appointer.
- 28.5 The instrument appointing the proxy or a representative shall be deposited at the Registered Office of the Society not less than seven clear days before the day appointed for holding the meeting, or adjourned meeting, and in default the instrument shall not be treated as valid.
- 28.6 The instrument appointing a proxy shall be in such form as prescribed by the Legislation or in such other form, including such declarations or additional declarations, as the Committee may from time to time determine, provided that such form shall not limit the manner in which the person appointing the proxy may direct him to vote.

- 28.7 If a member who, at the final date for the receipt of proxy instruments determined under 28.5 above, is entitled to attend and vote at the meeting appoints a person as a proxy to vote instead of him at that meeting and then ceases after that date to be so entitled, that person may notwithstanding Rule 27.3 act as the member's proxy at that meeting.
- 28.8 The Committee may make regulations (subject always to the provisions of the Legislation and the Rules) for the provision and return of instruments of proxy.
- 28.9 The instrument appointing a proxy shall be deemed to confer the authority to demand or join in demanding a poll but, save as provided by this paragraph, a proxy shall have no right to speak at the meeting.
- 28.10 A vote given at a meeting in accordance with the terms of an instrument of proxy shall be valid notwithstanding:-
- 28.10.1 the previous death or mental disorder of the appointer, or revocation of the proxy or of the authority under which the proxy was executed, provided that no intimation in writing of such death, mental disorder, revocation or transfer as aforesaid shall have been received by the Society at the Registered Office before the date of the meeting at which the proxy is used, or as provided at 28.3 above; or
- 28.10.2 that since the last date specified for the deposit of instruments of proxy the appointer has ceased to be entitled to attend and vote at the meeting.

RULE 29.

Accounts and Systems of Control

- 29.1 The Committee shall cause accounting and valuation records of the Society to be kept, and shall establish and maintain systems of control of its business and records and of inspection and report, in accordance with the Legislation.
- 29.2 The Committee shall cause to be maintained separate accounts for, and which identify the separate assets of, any subsidiary company or companies.
- 29.3 The Committee shall, before 1st July in each financial year, send to the Commission a statement of their opinion whether the requirements of the Legislation have been complied with in respect of the last financial year by the Society.
- 29.4 The Committee shall in each financial year, not later than 30th June or 14 days before the Annual General Meeting, whichever is earlier, send two copies to the Commission and one copy to the Central Office of the Annual Accounts for the last financial year, the Committee's Report for that year and the auditors' report on those accounts.
- 29.5 The Secretary shall supply free of charge to every member on demand copies of the Annual Accounts for the last financial year, the Committee's Report for that year and the auditors' report on those accounts, and he shall ensure that copies of such documents are also made available at every office of the Society.
- 29.6 The Committee shall in each financial year, not later than 1st October, also send to the Commission an additional report prepared by the auditors, in accordance with the Legislation, on the conduct of the activities of the Society for the last financial year.

RULE 30.

Inspection of Records

- 30.1 The Committee shall make available for inspection by any member or person having an interest in the funds of the Society the records of the Society relating to that member or person at all reasonable hours, at the Registered Office of the Society, or at any other place where the records are kept, and it shall be the duty of the Secretary to produce the same accordingly. However, such member or person shall not, unless he is an officer of the Society, or is specially authorised by a resolution of the Society to do so, have the right to inspect the records of the Society relating to any other member without the written consent of that member.

RULE 31.

Auditors

- 31.1 At each Annual General Meeting the Society shall appoint a qualified auditor to audit its annual accounts. An individual, firm or company may be appointed as auditor. The Society shall, within one week of the date of meeting, notify the Commission if no auditor has been appointed or re-appointed.
- 31.2 For the purpose of this Rule a qualified auditor is one who is a member of any of the supervisory bodies recognised under the Companies Act 1989 and is not ineligible for appointment under the rules of that body. None of the following shall be appointed as auditor of the Society:-
- 31.2.1 an officer or employee of the Society; or
- 31.2.2 a partner or an employee of such a person or a partnership of which such a person is a partner; or
- 31.2.3 a person who has, or whose immediate associates have, connections with the Society or any of its subsidiaries; or
- 31.2.4 a person who is ineligible by virtue of section 27(1)(a) or (b) of the Companies Act 1989 or article 20(1) of the Companies (Northern Ireland) Order 1990.
- 31.3 The Committee may appoint an auditor to fill any casual vacancy occurring between general meetings of the Society.
- 31.4 The remuneration, including any sums in respect of expenses, to be paid to the auditor shall be fixed by the Committee.
- 31.5 The Society may by ordinary resolution in general meeting remove an auditor before expiration of his term of office, and notice of such resolution shall be sent within 14 days, by the Secretary to the Central Office. A resolution at an Annual General Meeting or a Special General Meeting of the Society:-
- 31.5.1 removing an auditor before the expiration of his term of office; or
- 31.5.2 appointing another person as auditor in place of the retiring auditor;
- shall not be effective unless notice of the intention to move it has been given to the Secretary not less than 28 days before the meeting at which it is moved. On receipt of notice of intention to move any such resolution the Secretary shall give notice of the resolution to the members and to the person proposed to be removed or, as the case may be, to the person to be appointed and to the retiring auditor. The Secretary shall, unless on application the court decides otherwise, also inform the members of any representations made by the person proposed to be removed or, as the case may be, the retiring auditor, and shall make copies of the representations available at the meeting at which the resolution is to be moved.

- 31.6 Where the Society receives from an auditor a written notice of his resignation from office, the Secretary shall, within 14 days, send a copy of that notice to the Central Office.
- 31.7 Where the Society receives from an auditor, on cessation of his office, a statement of any circumstances which he considers should be brought to the attention of the members and creditors of the Society, the Secretary shall, unless on application the court directs otherwise, send a copy of such statement to the members.
- 31.8 Where the auditor, with a notice referred to in Rule 31.7, requisitions the convening of a Special General Meeting of the Society for the purpose of explaining the circumstances connected with his resignation, the Secretary shall, unless on application the court directs otherwise, convene such a meeting within 28 days or otherwise comply with requirements set out in paragraph 13 of schedule 14 to the Act.

RULE 32.

Actuary and Valuations

- 32.1 The Society shall have an actuary who shall be appointed and whose appointment may be terminated by the Committee. The Committee shall notify the Commission of all appointments and changes.
- 32.2 The Committee shall arrange for the actuary to conduct an investigation and report accordingly into the financial condition of the Society in respect of its long term business, in accordance with the Legislation.
- 32.3 The Society shall keep adequate records to enable the actuary to conduct such an investigation.

RULE 33.

Application of Funds

- 33.1 All moneys received on account of contributions in accordance with any Tables set out in these Rules, or on account of levies, donations or otherwise, shall be applied in carrying out the purposes of the Society in accordance with the Rules.
- 33.2 Both moneys received and interest on investments shall be credited to the appropriate funds.
- 33.3 Any transfer of assets between the Society and any subsidiary shall be at arms length and for a proper market value consideration and there shall be a proper apportionment of all items of money and expenses between the Society and its subsidiaries.

RULE 34.

Investment of Funds

- 34.1 So much of the funds of the Society as may not be required for immediate use or to meet the usual accruing liabilities shall be applied or invested in the purchase of such stocks, funds, shares, securities or other investments or property of whatsoever nature and wheresoever situate and whether involving liability or not as the Committee with, where appropriate, the approval of the actuary, shall in their absolute discretion think fit to the intent that the Committee shall have the same power of investing and of transposing of investments in all respects as if they were the absolute beneficial owners thereof.

- 34.2 Without prejudice to the power of the Society to invest its funds in property, the Society may acquire and hold, or dispose of any so held, premises:-
- 34.2.1 for the purpose of carrying on any of its activities; or
- 34.2.2 for the purpose of enabling a subsidiary of the Society, or a body jointly controlled by the Society to conduct its business.

RULE 35.

Borrowing

- 35.1 The Society may borrow money with or without security and on such terms as to interest repayment and otherwise as the Committee may in their absolute discretion think fit, and use it for any of the purposes or activities of the Society or its subsidiaries and no one from whom the Society borrows money in purported exercise of this power shall be concerned to see that the money is wanted or that no more than is wanted is raised, or be concerned in any way as to the propriety of the transaction or the application of the money.

RULE 36.

Disputes

- 36.1 If any dispute shall arise between a member or person claiming through a member or under the Rules, or any person aggrieved who has ceased to be a member, or any person claiming through such person aggrieved, and the Society, or any officer of the Society, it shall be decided by reference to arbitration, under conditions set out in 36.2 below or, where both parties to the dispute consent, by reference to the county court.
- 36.2 Three arbitrators shall be elected at the Annual General Meeting, none of them being directly or indirectly interested in the funds of the Society, and any vacancy or vacancies shall be filled by the Committee, such appointed arbitrator to act until the next Annual General Meeting. The complaining party to the dispute, or someone appointed by him, shall draw the name from the three by lot and the arbitrator whose name is first drawn shall decide the dispute.
- 36.3 The expenses of arbitration shall be borne by the parties involved, and be levied in such proportion as the arbitrator shall decide.
- 36.4 In this Rule the word "dispute" includes any dispute arising on the question whether a member or person aggrieved is entitled to be or to continue to be a member or to be reinstated as a member but in the case of a person who has ceased to be a member, does not include:-
- 36.4.1 any dispute other than a dispute on a question which arose whilst he was a member or arises out of his previous relation as a member of the Society; and
- 36.4.2 a dispute which has arisen as a result of and incidentally to a dispute between a member, or person aggrieved who has ceased to be a member, and a person claiming through him or under the Rules of the Society.

RULE 37.

Complaints

- 37.1 Without prejudice to the provisions of Rule 36, the Committee may:-
- 37.1.1 establish internal procedures for the resolution of complaints by members of the Society;
or
 - 37.1.2 make, join with any other person in making, or accede to a scheme or schemes for the investigation and settlement by an adjudicator of complaints.
- 37.2 It shall be a requirement of any procedures established under Rule 37.1.1 above that a written response shall be made to a written complaint within 28 days of it first being received by the Society.
- 37.3 A member shall not be prevented from referring any dispute to arbitration under Rule 36 nor shall the determination of a complaint under 37.1 above prevent a member from referring any dispute to arbitration under Rule 36.

RULE 38.

Voluntary Dissolution

- 38.1 The Society may at any time be dissolved by an instrument of dissolution approved by a Special Resolution of the Society.

RULE 39.

Distribution of Surplus Assets and Winding-up or Dissolution

- 39.1 Upon the winding-up of the Society, or upon its being dissolved by consent, any surplus remaining after payment in full of the Society's creditors shall be divided among the members who were members at the date of commencement of dissolution or winding-up in amounts equivalent to their individual credit in the Society.

RULE 40.

Transfers of Engagements

- 40.1 The Committee may accept transfers of engagements from any society, institution or body (whether corporate or otherwise) permitted by law from time to time on such terms and conditions as it may in its sole discretion decide.

RULE 41.

Common Seal

- 41.1 The Common Seal of the Society shall bear the name of the Society in such form and with such additional device as the Committee shall determine.
- 41.2 The Society may have in addition to the Common Seal one or more other seals each of which shall be a facsimile of the Common Seal. The provisions relating to the safe custody and otherwise of the Common Seal shall also apply to any such facsimile seals.

- 41.3 The Common Seal shall be kept at the Registered Office of the Society or at such other place as the Committee may from time to time determine, and shall be in the custody of such individual as the Committee may from time to time direct.
- 41.4 The Common Seal shall not be used without the authority of the Committee or of a Sub-Committee authorised in that behalf and, when used or affixed to any document, such document shall be countersigned by such individual or individuals as the Committee may authorise for that purpose from time to time. All documents so sealed shall be deemed to be validly executed by the Society.
- 41.5 In this Rule the word "countersigned" includes the use of a facsimile signature by whatever process reproduced. The use of such facsimile signature is only authorised in so far as permitted from time to time by law.

RULE 42.

Notices

- 42.1 All notices under these rules shall be in writing and shall be delivered by hand or sent by pre-paid post to the last known address of the addressee or, in the case of notices to the Society, to its Registered Office from time to time, addressed to the Chief Executive. Notices shall be deemed to have been served, if delivered by hand, on the day of delivery and, if sent by post, 3 days after posting, exclusive of the day of posting.

RULE 43.

Copies of Memorandum and Rules

- 43.1 The Secretary shall on request give a copy of the Memorandum and these Rules:-
- 43.1.1 free of charge, to any member of the Society to whom a copy of these documents has not previously been given; and
- 43.1.2 to any other person on payment of such sum as the Committee may from time to time determine not exceeding £1.

RULE 44.

Alteration to Memorandum and Rules

- 44.1 The Memorandum and Rules may from time to time be altered, rescinded or added to, by a majority of three-fourths of the members present at a Special General Meeting of the Society, or with the approbation of a Committee to be appointed by a like majority of the members at such Special General Meeting for that purpose.
- 44.2 Any alteration to the Memorandum of the Society to include among its purposes and powers the carrying on of any activity concerning the control of subsidiaries and other bodies corporate such as is mentioned in section 13(1) of the Act must be adopted by a special resolution of the Society in general meeting; and any amendment of a provision in its Memorandum which permits it to do so must be adopted.
- 44.3 Copies of a record of every alteration to the Society's Memorandum or Rules shall be sent to the Central Office within three months of the date when the alteration was made.
- 44.4 No alteration to the Society's Memorandum or Rules shall take effect until it is registered or until such later date as is specified in the record of alteration.
- 44.5 The Society may change its name by a resolution of the Society in general meeting after giving notice as is required for a Special Resolution. Notice of the change shall be sent to the Central Office in the prescribed form.

- 44.6 The Society may change its Registered Office upon removal to alternative premises or in circumstances beyond its control and notice of such change shall be sent to the Central Office within three months.

RULE 45.

Interpretation

- 45.1 In these Rules, unless a contrary interpretation appears:-
- 45.1.1 words denoting the masculine gender shall be deemed to include the feminine; and
 - 45.1.2 words in the singular shall include the plural and words in the plural shall include the singular; and
 - 45.1.3 "The Act" and "Legislation" means the Friendly Societies Act 1992, and any Acts amending or substituting for it and for the time being in force; and
 - 45.1.4 "appropriate actuary" has the meaning given by s.119 of the Act; and
 - 45.1.5 "the Central Office" means the Central Office of the Registry of Friendly Societies except in relation to Scotland where it means the Assistant Registrar of Friendly Societies for Scotland; and
 - 45.1.6 "the Commission" means the Friendly Societies Commission; and
 - 45.1.7 "Special Resolution" has the meaning given by paragraph 7 of Schedule 12 to the Act; and
 - 45.1.8 "Committee" means the Committee of Management of the Society; and
 - 45.1.9 "illness" includes any sickness, accident or incapacity; and
 - 45.1.10 "month" or "monthly" refers to the calendar month; and
 - 45.1.11 "Officer" includes any person holding office for the time being in the Society; and
 - 45.1.12 "dependant" means such person who, in the opinion of the Committee or of any person authorised by such Committee, is dependent on a member for support.

RULE 46.

Validity of Previous Rules

- 46.1 Subject to the provisions of Rule 3.3 no rules of the Wiltshire Holloway Benefit Society registered under the Friendly Societies Act 1974 shall have effect on the incorporation of Wiltshire Friendly Society Limited under the Friendly Societies Act 1992.

RULE 47.

Applicable Law

- 47.1 Unless a member and the Society agree otherwise in writing, all arrangements between a member and the Society, whether evidenced by a contract, policy, the Rules or otherwise, shall be governed by and construed in accordance with the laws of England and Wales for the time being in force.

RULE 48.

Friendly Societies Protection Scheme

- 48.1 The Committee may subscribe in the name of the Society to any scheme made under arrangements entered into between the Society and other friendly societies and approved by the Commission under Section 141 of the Financial Services Act 1986 for the purpose of making funds available to meet losses incurred by any society which is party to the arrangements or by the members of any such society by virtue of their membership of it and shall, in the event of such a subscription being made:-
- 48.1.1 bind the assets of the Society to pay out of such fund or funds of the Society as the Committee shall determine any sums required by the rules of the scheme;
 - 48.1.2 nominate from time to time a person to represent the Society as a member of any company or association formed to administer such scheme;
 - 48.1.3 indemnify out of the fund or funds of the Society as aforesaid such nominee against any expenses or subscriptions of such membership; and
 - 48.1.4 comply with any other duties or obligations of membership of such scheme.

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Friendly Societies Act 1992

Acknowledgement of registration of a rule amendment

This document acknowledges the registration of the amendment of the attached rules under Friendly Societies Act 1992 for:

Society: Wiltshire Friendly Society Limited

Registration number: 746 F

Date: **10 October 2019**



Proposed Partial Alteration of the Rules of
Wiltshire Friendly Society Limited
Register Nr 746F

New text is shown in bold *italics* and in square brackets. Rescinded text is shown is shown struck through.

Rule 44, Amend Paragraph 44.1 (Rule book page 30)

- 44.1 ~~The Memorandum and Rules may from time to time be altered, rescinded or added to, by a majority of three-fourths of the members present at a Special General Meeting of the Society~~ [***The Memorandum and Rules may be altered by a majority of Members present in person or by proxy and voting at a General Meeting of the Society***], or with the approbation of a Committee ~~to be appointed by a like majority of the members~~ [***present in person or by proxy and voting***] at a ~~such~~ Special General Meeting [***of the Society***] for that purpose.

This alteration is intended to take effect from the date of its registration.



Lee Davis

Secretary

30th September 2019



Certificate of Registration of an Alteration of Rules

(Friendly Societies Act 1992 sch. 3 para. 6)

Name of Society: **Wiltshire Friendly Society Limited**

Register No: **746 F**

The alteration of the rules of the society, set out in the attached record of alteration, was registered on **31 December 2012** to take effect on **1 January 2013**, the date specified in that record.

A copy of this certificate and the record of the alteration is kept on the public file of the society.

C. H. J.

Date: **31 December 2012**

For the Financial Services Authority

Partial Alteration of the Rules of
Wiltshire Friendly Society Limited
Register Nr 746F

Additional text is shown in bold *italics* and in square brackets. Rescinded text is shown in bold *italics* and is struck through. Rescinded paragraphs are indicated.

Rule 22, Amend Paragraph 22.5 – Rule book page 19

- 22.5 A copy of the Annual Accounts shall be available to every member who would be eligible to vote at the Annual General Meeting, and the fact that copies of the Annual Accounts are so available shall be stated in the [*notice*] ~~advertisement~~ of the meeting as provided under Rule 24.

Rule 23, Amend Paragraph 23.4 – Rule book page 20

- 23.4 If the Committee does not within 28 days after the date of deposit of the sole requisition, or the date of deposit of the last requisition sufficient to comply with the requirements of 23.3 above, proceed to publish notices convening a meeting to be held within 63 days after that date, the requisitioners or any proportion of them exceeding one-half may themselves convene a Special General Meeting, but any meeting so convened shall not be held after the expiration of five months from the date of the deposit of the sole or last requisition. The meeting so convened by the requisitioners shall be convened in the same manner, as nearly as possible, as that in which meetings are convened by the Committee and notices thereof shall be [*given*] ~~published~~ in accordance with Rule 24. Any reasonable expenses incurred by the requisitioners by reason of the failure of the Committee duly to convene a meeting shall be paid to those requisitioners by the Society and any sum paid shall be recovered by the Society from the defaulting members of the Committee (whether by way of retention of fees or other remuneration in respect of services, or otherwise). The Committee or, as the case may be, the requisitioners, shall give the members notice of any resolution the requisitioners propose to move at the meeting at the same time and in the same manner as notice is given of the meeting.

Rule 24, Amend Paragraph 24.2 – Rule book page 21

- 24.2 Any notice of meeting required to be given to the members of the Society [*may at the discretion of the Committee be given to individual members by post or in any other way permitted from time to time by Legislation but in any event*] shall be published in at least one newspaper circulating in the County of Wiltshire, or in an area where a majority of members of the Society reside, and such publication shall be by way of an advertisement.

Rule 28, Delete All Paragraphs – Rule book pages 25 and 26

Existing paragraphs 28.1 to 28.10 deleted.

Rule 28 Add New Paragraphs:-

- [28.1 *A member of the Society who is entitled to attend, speak and vote at a meeting of the Society at which any resolution is to be proposed:-*
- 28.1.1 *may appoint one person (whether a member of the Society or not) as his proxy to attend and, on a poll, to vote at the meeting instead of him; and*
- 28.1.2 *may direct the proxy how to vote upon such resolution.]*
- [28.2 *If a member has appointed a proxy, he shall not be entitled to vote in person unless he has previously revoked the appointment of the proxy and has given written notice of revocation to the Society in such a manner as the Committee shall prescribe, before or at the meeting.]*
- [28.3 *A proxy shall be appointed either by an instrument in writing in the form prescribed by the Committee and signed by the appointor, or otherwise in such electronic form and manner as the Committee may determine from time to time in accordance with Legislation.]*

Partial Alteration of the Rules of
Wiltshire Friendly Society Limited
Register Nr 746F

- [28.4] *The instrument appointing the proxy or a representative shall be deposited with the Society at the Registered Office or at such other place prescribed in the notice of meeting for that purpose and if electronic may be sent to such electronic address as the Society may specify, not less than six clear days before the day appointed for holding the meeting, or adjourned meeting, and in default the instrument shall not be treated as valid.]*
- [28.5] *If a member who, at the final date for the receipt of proxies, is entitled to attend, speak and vote at the meeting, has appointed a person as a proxy to vote instead of him but then ceases after that date to be so entitled, that proxy may notwithstanding that fact act as the member's proxy at that meeting.]*
- [28.6] *A proxy appointment shall be deemed to confer the authority to attend, vote and demand or join in demanding a poll and to speak at the meeting.]*
- [28.7] *A vote given at a meeting in accordance with the terms of a proxy appointment shall be valid notwithstanding:-*
- 28.7.1 *the previous death or insanity of the appointor, or revocation of the proxy or of the authority under which the proxy was executed, provided that no notice in writing of such death, insanity or revocation as aforesaid shall have been received by the Society before the date of the meeting at which the proxy is used, or as provided at Rule 28.2 above; or*
 - 28.7.2 *that since the last date specified for the delivery of proxy appointments the appointor has ceased to be entitled to attend, speak and vote at the meeting.]*
- [28.8] *The Committee may from time to time prescribe:-*
- 28.8.1 *the method of determining the time at which any appointment of proxy or revocation of such appointment sent by electronic means is to be treated as received by the Society;*
 - 28.8.2 *the procedure for the electronic proxy appointment including, but not limited to, the methods of establishing the authenticity and integrity of the completed electronic proxy appointment; and*
 - 28.8.3 *regulations relating to proxies generally.]*
- [28.9] *If two or more valid proxy appointments are received in respect of the same member for use at the same meeting, the one which is last received or treated as last received in accordance with the method of determining the time of receipt (regardless of the date on which it is signed) shall be treated as replacing and revoking the others. If two or more valid but differing proxy appointments are received in respect of the same member for use at the same meeting and the Society is unable to determine which was last received, none of them shall be treated as valid in respect of that meeting.]*

Rule 42 Delete Paragraph 42.1 – Rule book page 31

Delete existing paragraph 42.1

Rule 42 Add New Paragraphs:-

- [42.1] *All notices under these rules shall be in writing and, subject to Rule 24.2, shall be delivered by hand or sent by pre-paid post to the last known address of the addressee or, in the case of notices to the Society, to its Registered Office from time to time, addressed to the Chief Executive. Notices shall be deemed to have been served, if delivered by hand, on the day of delivery and, if sent by post, 3 days after posting, exclusive of the day of posting.]*
- [42.2] *Notices shall be deemed to have been duly served if addressed to the member or person for whom they are intended at his last known postal address and delivered at or sent by post to that address. Where a member has agreed to receive notices from the Society by electronic means (and not revoked that agreement) and notified the Society of an electronic address, notices shall be deemed to have been duly served when communicated by electronic means or sent to that electronic address.]*

Partial Alteration of Rules of
Wiltshire Friendly Society Limited
Register Nr 746F

These alterations are intended to take effect from the later of the date of registration or 1st January 2013.

A handwritten signature in black ink, appearing to be 'John Sanders', written over a horizontal line.

John Sanders
Secretary

3rd December 2012



Certificate of Registration of an Alteration of Rules

(Friendly Societies Act 1992 sch. 3 para. 6)

Name of Society: **Wiltshire Friendly Society Limited**

Register No: **746 F**

The alteration of the rules of the society, set out in the attached record of alteration, was registered on **31 December 2012** to take effect on **1 January 2013**, the date specified in that record.

A copy of this certificate and the record of the alteration is kept on the public file of the society.

C. H. J.

Date: **31 December 2012**

For the Financial Services Authority

Partial Alteration of the Rules of
Wiltshire Friendly Society Limited
Register Nr 746F

SCHEDULE 1 (Holloway Member's Section) – Rule book pages 33 to 49 inclusive.

Delete all existing text and all subsequent related text amendments (dated 29/05/2007, 31/12/2007 and 14/01/2011 respectively).

Insert (new) SCHEDULE 1 – Pre 2013 Holloway Members' Section

Insert new Schedule 1.

Insert (new) SCHEDULE 3 – Holloway Members' Section (2013)

Insert new Schedule 3.

Insert (new) SCHEDULE 4 – Group Members' Section (2013)

Insert new Schedule 4.

These alterations are intended to take effect from the later of the date of registration or 1st January 2013.



John Sanders
Secretary

3rd December 2012

Note to Members

1. To aid clarity all superseded text of Schedules 1 & 2 has been removed from the Rulebook. This text is available to any member requesting it, either in hard copy or electronic formats. Please call 01225 752120 or email info@wiltshirefriendly.com if you wish to receive a copy.
2. New Schedules 1, 3 & 4 can now be found in separate booklets.

WILTSHIRE



FRIENDLY

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