

PANEL OF PROPERTY PROFESSIONALS

For properties registered in Scotland
& Northern Ireland

Focused pension administration, by Curtis Banks

August 2026



This document is part of a set,
all of which should be read together:

- Terms and Conditions
 - Schedule of Fees
 - Schedule of Allowable Investments
 - Privacy Information Notice
 - Key Features
-
- Property Guide
 - Property Form
 - **Panel of Property Professionals**
 - Property Insurance Notes (where applicable)
 - Group Investment Agreement (where applicable)

Your future, our focus.

Panel of property professionals (for properties registered in Scotland & Northern Ireland)

Working with many different professionals has taught us the value that experience can add. Every year, our clients ask us to engage many hundreds of different suppliers for their property needs. Working with such an array of suppliers, we see considerable variance in the quality of service, pricing and above all the value that specialist SIPP and SSAS property experience can add.

We've used that experience to assemble a panel of property professionals who are tried and trusted when it comes to commercial property and pension schemes.

Some of our panel professionals are mandated, while others remain optional and you may be able to select your own third party. Further details of which professionals you are required to select from our panel are included within this document.

Where it is confirmed to us that a panel firm is to act, but no specific firm details are provided by you, we will allocate a panel firm to act in the matter. Please be aware that panel firms are separately regulated and operated, and therefore once the firm has accepted our instructions, they are accountable for their work undertaken on the matter.

Commission

Please note that Curtis Banks Group will retain any commission paid by the Curtis Banks panel. Any commissions due are included in the fees detailed within this document.

Panel of Solicitors for commercial property transactions

We have selected a range of commercial property solicitors who specialise in SIPP/SSAS transactions. Due to the technical skillset required to manage property transactions within a pension environment, we require that you select one of our panel firms to manage any SIPP transaction. All of our panel solicitor firms operate on a pre-agreed competitive fee structure detailed on the next page.

Scotland

Blackadders

Blackadders LLP is a long-established law practice with offices in the major cities of Scotland which provides a comprehensive range of legal services to businesses and individuals. Their ability to foresee and adapt to changing clients' needs and circumstances has helped them to deliver quality legal services and has contributed to a diverse, loyal and growing client base. Their specialist lawyers collaborate across various disciplines to give clients the all-round perspective, advice and results they require. The lawyers pride themselves on not only providing excellent specialist legal advice but also commercial solutions.

The Commercial Property team is led by partner, Emma Gray, who has over 20 years' experience and is qualified in both Scots and English law. The team are vastly experienced in acting for SIPP providers, advising a number of clients with large commercial property portfolios and a number of private investors.

When transactions involve Rural Property or Renewables, Blackadders Rural Land and Business team assist with this aspect. Petra Grunenberg, who is a Law Society of Scotland accredited specialist in Agricultural Law heads up the team. The team acts for many farming and estate based land owners with a wide variety of agricultural property experience and where they see increased SIPP activity.

Ryan McKay heads up the property litigation team and is involved in all contentious property matters, with emphasis on commercial leases and disputes involving rural properties. Ryan has particular experience of dealing with contentious actions for removal.

Contact details

Emma Gray, Partner

Tel 01382 342 279

Email emma.gray@blackadders.co.uk

MFM MORTON FRASER MACROBERTS

Morton Fraser MacRoberts LLP is a top ten, full service independent Scottish Law firm. They've grown to become one of Scotland's leading players, recognised by independent Legal directory Legal 500, who rank them in their top tier for commercial real estate in Scotland.

The Property in Pensions Team, which is one of the largest in the country, completes hundreds of pension real estate transactions each year representing many of the UK's leading SIPP and SSAS providers. They advise on all aspects of real estate transactions for providers across the UK from acquisition through management and disposal.

Contact details

Fergus McDiarmid

Tel 0141 375 0796

Mobile 07758 517 908

Email fergus.mcdiarmid@mfmac.com

Panel of Solicitors for commercial property transactions (continued)

Northern Ireland

Tughans

Tughans is one of Northern Ireland's longest established and most respected commercial law firms, recognised as being eminent across all commercial practice areas. Specialist partner-led teams are at the core of their business, offering bespoke client-focused solutions.

They place the same emphasis on commercial intelligence as legal expertise, which is why they are trusted advisers to many of Northern Ireland's leading organisations and international companies investing in the region. They work alongside a diverse range of clients, from local entrepreneurial start-ups to pension funds, the public sector and large multi-national organisations.

Clients value how they work with them not just as legal counsel but as business partners, resulting in their strong reputation for providing pragmatic, commercially realistic guidance, with significant partner level involvement providing a personal touch.

To ensure their clients' needs are met throughout the UK and Ireland they have a significant number of dual qualified lawyers working across the different jurisdictions and they work directly with leading Dublin law firm William Fry, while internationally they have strong ties with firms across Europe, the USA and Asia to ensure a seamless multi-jurisdictional service.

They have a dedicated team that focuses on providing the full range of property and banking legal services required by both large institutional and smaller personal pension funds, along with the specialist advice required in establishing trusts and dealing with governance issues. As a result, Tughans is the law firm of choice for a significant number of pension fund providers across the UK and Ireland.

Contact details

David Jones, Partner

Tel 0289 0820 531

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Property What will I pay?

Solicitor fees

The panel solicitors will all charge the same fees.

Purchase or part-purchase of a commercial property (including a transfer of a property into your plan)¹

Value of property	Fee
£0 - £249,999	£1,200
£250,000 - £499,999	£1,400
£500,000 - £749,999	£1,750
£750,000 - £999,999	£2,100
£1m+	to be agreed on a case by case basis

Additional charges will apply in the following cases:

Condition	Fee
If the property is a leasehold title or subject to an existing occupational lease	£250
If the property is a new build or unregistered	to be agreed on a case by case basis
If the property requires funding/ mortgage via a high street lender	£350
If a new lease is required on completion (assuming the Tenant is connected and no negotiation of lease terms required)	£650
If the property purchase is by way of joint purchase/joint title with a declaration of trust required	£350
If the purchase documentation involves a transfer of part rather than transfer of whole	£300 (minimum charge, fee to be confirmed once full details of the structure of the transaction and the easements, reservations, and covenants applicable to the transfer are known)

Sale or part-sale of a commercial property (including a transfer of a property out of your plan)

Value of property	Fee
£0 - £249,999	£1,150
£250,000 - £499,999	£1,500
£500,000 - £749,999	£1,700
£750,000 - £999,999	£2,050
£1m +	to be agreed on a case by case basis

Additional charges will apply in the following cases:

Condition	Fee
If the property is a leasehold title or subject to an existing occupational lease	£250
If there is a mortgage to redeem on completion	£150
If the sale documentation involves a transfer of part rather than transfer of whole	£300 (minimum charge, fee to be confirmed once full details of the structure of the transaction and the easements, reservations, and covenants applicable to the transfer are known)

Please note:

- 1 In Northern Ireland, if the property is unregistered, there will be an additional charge of £850.
- 2 In Scotland, a Farm Business Tenancy will be substituted by a Short-Form Limited Duration Tenancy (£1,000) or a Limited Duration Tenancy (£1,500).
- 3 A connected tenant is a connected party as defined in section 993 of the Income Tax Act 2007, and includes close members of your family and any business with which you are associated.

Other charges

Type	Fee	
Renunciation of a lease	Deed	£500
	Agreement	£850
Lease reports	First lease report included in Charges for a purchase or part-purchase, any additional occupational lease reports charged	£150
Rent deposit agreement		£450
Additional charge if the lender's consent is required in conjunction with any of the Other Charges		£300
Re-mortgage (copy of report on Title from property purchase or part-purchase to be provided)		£1,350
Deed of Condition or third party consent		£350
Statutory Declaration/Statement of Truth		£350
Discharge to include title closure		£350
	Connected tenant ³	Unconnected tenant
New lease or Farm Business Tenancy for a wholly or partially owned property (does not cover negotiation of terms within the lease)	£850	£1,250
Renewal of lease (does not cover negotiation of terms within the lease)	£850	£1,250
License to assign a lease	£700	£850
License to underlet	£700	£850
Deed of Variation	£700	£850
License for alterations to premises under a lease	£550	£650
Agreement for lease (minimum charge, fee to be confirmed once details of conditions known i.e. vacant possession, landlord's works, planning permission, etc.)	£500	£750

Please note that all fees are subject to possible review, depending on the exact nature of the service provided, including but not limited to transactions of a more protracted/complex nature.

In the event a transaction aborts, fee will be charged in accordance with the value of time recorded subject to a cap equivalent to 80% of the solicitors' fees for the particular transaction.

All fees are subject to VAT and any Stamp Duty Land Tax and disbursements (for example Land Registry fees and out of pocket expenses) will be payable in addition.

Panel of Solicitors for tenant arrears litigation

Scotland

Blackadders

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Contact details

Emma Gray, Partner

Tel 01382 342 279

Email emma.gray@blackadders.co.uk

Tenant arrears litigation

What will I pay?

Blackadders fees

This page provides a description of the fees charged in association with legal action taken against tenants.

VAT will be added to all fees unless otherwise stated.

Please note that any solicitor fees are charged in addition to Curtis Banks' fees. Please note disbursement fees are not included but may be added as necessary.

Pre-Action

Action	Fee
Letter before action	£180
Providing standard recovery options following Letter Before Action	No charge
Providing tailored recovery options and advice on specific case with recommended enforcement option	£150
Liaising with tenant who has offered payment terms, discussing with you and then obtaining tenants agreement to comply with and sign an agreed payment plan in writing	£350
Trace Report	£75
Asset Report	£75

Tenant insolvency

Action	Fee
Writing to and liaising with administrator/liquidator to request administration expenses to be paid as rent and/or to agree a surrender of the lease	£350
Writing to and liaising with Treasury Solicitor to disclaim lease of a struck off or insolvent company	£300

Enforcement Options

Action	Fee
Statutory Demand	£750
Commercial Rent Arrears Recovery	£550

Irritancy

Action	Fee
Drafting pre-irritancy demand and arranging for service of same on the tenant	£350
Drafting irritancy notice and arranging for service of same on the tenant	£350
Liaising with tenant and arranging for voluntary return of the property	£350
Raising an undefended action in the Sheriff Court for declaration of irritancy and removal and obtaining a decree for removal	£1,000
Submitting an application to the court for permission to effect service of the proceedings upon the tenant by alternative means (where personal service cannot be effected) and, thereafter, effecting such service	£250
Defended court proceeding	To be agreed on a case by case basis

Tenant arrears litigation

What will I pay? (continued)

Debt recovery

Action	Fee
Review of instructions and Matter inception	£50
Telephone call to debtor (pre-issue if required)	£10
Correspondence: • Debtor payment in/letter • Telephone call in/email out • Letter out	• £10 • £10 • £15
Raising an undefended action for payment in the sheriff court and obtaining a decree for payment (where summary diligence not possible)	£500
Submitting an application to the court for permission to effect service of the proceedings upon the tenant by alternative means (where personal service cannot be effected) and, thereafter, effecting such service	£250
Dealing with any 'Time to Pay' application made by the tenant (where they are an individual) where application is consented to	£100
Dealing with any 'Time to Pay' application made by the tenant (where they are an individual) where application is opposed and a hearing is necessary	£250
Defended court proceedings	To be agreed on a case by case basis
Enforcing decree for payment	£150

Panel of Surveyors for commercial property

Use of our Panel of Surveyors is optional to customers.

How your instructions are carried out

If you decide to use the panel, your instruction will be carried out by a firm within The Commercial Property Network.

This is typically based on geography as well as the individual firm's capacity and any known conflicts of interest. The Commercial Property Network firms provide the same services at the same prices and use the same reporting formats specifically designed for SIPP and SSAS purposes.

The Commercial Property Network

www.thecpn.co.uk

The Commercial Property Network is the largest and longest-standing network of independent chartered surveyors across the UK, incorporating 31 member firms and more than 500 staff providing national coverage. All CPN valuers are Registered Valuers under the Royal Institution of Chartered Surveyors (RICS) Registration Scheme.

CPN member firms underpin their valuation service through unrivalled local market knowledge. Best practice, regulatory compliance and overall service delivery is governed by the RICS.



Panel of Surveyors' fees What will I pay?

Red book valuations

Property value	Price	Commentary
£0 - £399,999	£1,450	The Red Book is issued by RICS to promote and support high standards in valuation. The publication details mandatory practices and best practice guidance for RICS members undertaking valuation services. The fee will be based upon the reported value of the property.
£400,000 - £749,999	£1,750	
£750,000 - £1,249,999	£2,000	
£1,250,000 - £1,999,999	£2,350	
£2,000,000 +	£2,850	

Desktop Valuation Opinion

Property value	Price	Commentary
£0 - £1,999,999	£950	CPN Member firms will not be able to carry out valuation reports on a 'desktop' basis unless it is for a property that has been previously valued by the relevant CPN member firm within the last 12 months, therefore only constituting an update of a previous reported Market Value. The fee will be based upon the reported value of the property.
£2,000,000 +	£1,450	

New leases

Property rent	Price - UK mainland outside of the M25	Commentary
£0 - £14,999	£1,350	The fee will be based upon the reported market rent at the property.
£15,000 - £29,999	£1,600	
£30,000 +	£1,850	
Desktop opinion	£950	CPN Member firms will not be able to carry out valuation reports on a 'desktop' basis unless it is for a property that has been previously valued by the relevant CPN member firm within the last 12 months, therefore only constituting an update of previously reported Values. The fee will be based upon the reported market rent at the property.

Panel of Surveyors' fees

What will I pay? (continued)

Rent reviews and lease renewal

Property rent	Price - UK mainland outside of the M25	Commentary
£0 - £14,999	£1,350	The fee will be based upon the passing rent at the property.
£15,000 - £29,999	£1,600	
£30,000 +	£1,850	
Desktop opinion	£950	CPN Member firms will not be able to carry out valuation reports on a 'desktop' basis unless it is for a property that has been previously valued by the relevant CPN member firm within the last 12 months, therefore only constituting an update of previously reported Values. The fee will be based upon the reported market rent at the property.

Other lease events

Surrender premium, sub-lettings, assignments, lease variations, building works/changes, rental value confirmations, other events	Price - UK mainland outside of the M25	Commentary
£0 - £14,999	£1,350	The fee will be based upon the passing rent at the property.
£15,000 - £29,999	£1,600	
£30,000 +	£1,850	
Desktop opinion	£950	CPN Member firms will not be able to carry out valuation reports on a 'desktop' basis unless it is for a property that has been previously valued by the relevant CPN member firm within the last 12 months, therefore only constituting an update of previously reported Values. The fee will be based upon the reported market rent at the property.

Negotiation

	Price - UK mainland outside of the M25	Commentary
Negotiation with third parties on behalf of the client	£175	Negotiation work on behalf of client charged at £175 per hour.

All fees are subject to VAT and will be payable from your SIPP or SSAS.

All services and prices include the panel firm's expenses (i.e. travel and accommodation), except where these are considered to be exceptional. In such an event we will liaise with the panel firm and you to agree any additional costs before proceeding with the activity.

The fee structure for valuation work will apply to properties where there are not more than two leasehold interests. E.g. an office building with three or more occupiers would constitute a building with more than two leasehold interests. For properties with more than two leasehold interests the acting Valuer will have the opportunity to provide a bespoke quote and move away from the fee structure if necessary.

Fees in relation to Dilapidations services are quoted on the basis of a single event. Multiple events instructed at the same time will incur additional fees to be agreed.

Fees relating to Property Management services are quoted on the basis of the service required. Multiple services instructed at the same time will incur additional fees to be agreed.

The panel firms provide full professional indemnity (PII) cover, the cost of which is included in the prices quoted. For properties where the value is considered to be exceptional (in excess of £2m), an additional fee may apply. In such an event we will liaise with the panel firm and you to agree the costs before proceeding with the activity.

SIPP and SSAS property fees will continue to apply and can be found within your products Schedule of Fees.

If an instruction is cancelled after the panel firm has inspected a property, an abortive fee equating to 75% of the confirmed fee shall apply.

Panel of EPC Assessors

Use of our EPC Assessors is optional to customers.

EPC Choice

EPC Choice offer commercial EPCs throughout the UK. Our highly qualified Commercial Energy Assessors are directly employed by us to ensure the highest levels of professionalism and the most accurate surveys available. The Minimum Energy Efficiency Standard (MEES) has been in force since April 2018 and EPC Choice are able to guide commercial Landlords through this potentially problematic legal requirement to ensure your building meets E rating and above.

In addition to a standard EPC we are able to offer the Asset Energy Report, a unique in-depth assessment of your property, which provides detailed advice on the most cost-effective ways to improve the rating not only to “E” but to “C” and beyond.

Contact details

Chris Grant

Tel 0208 522 0001

Email info@epcchoice.com



EPC Assessor What will I pay?

Size of property	Commercial EPC fee (VAT exc)	Commercial EPC re-inspection/review Fee (VAT exc)	Commercial EPC lodgement fee (VAT exc)	Additional cost for Asset Energy Report (VAT exc)	Additional cost for Asset Energy Report (VAT exc)
	All property types	All property types	All property types	Retail/Industrial	Office/Leisure
less than 150m ²	£240	£75	£30	£100	£100
151 - 500m ²	£305	£75	£30	£150	£150
501 - 1000m ²	£380	£75	£30	£175	£250
1001 - 2500m ²	£480	£75	£30	£250	£300
2501 - 4000m ²	£680	£75	£30	£350	£400
4001 - 8000m ²	£805	£75	£30	£400	£450
8000m ² plus	Price on enquiry	£75	£30	£600	£700

Please note: where the property type deviates from traditional retail, industrial, office or leisure use, the costing of the same may differ due to additional complexities. Where this is the case, you will be notified of the same by EPC Choice prior to an inspection taking place.

For literature in alternative formats, such as Braille, large print, audio or E-text, please call us on 0370 414 7000, or via the Relay UK service on 18001 0370 414 7000.

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Call charges will vary. We may record and monitor calls.

"Curtis Banks" is the trading name of Curtis Banks Group Limited (CBGL) (registered in England, number 07934492), Curtis Banks Limited (CBL) (registered in England, number 06758825), Suffolk Life Pensions Limited (SLPL) (registered in England, number 01180742), Suffolk Life Trustees Limited (SLT) (registered in England, number 06341296), Suffolk Life Annuities Limited (SLAL) (registered in England, number 01011674), SLA Property Company Limited (SLAPC) (registered in England, number 01203396), Tower Pension Trustees (S-B) Limited (TPTSB) (registered in Scotland, number SC340871), Bridgewater Pension Trustees Limited (BPTL) (registered in England, number 03821053), SPS Trustees Limited (SPST) (registered in England, number 08312411), Colston Trustees Limited (CTL) (registered in England, number 06867955), Montpelier Pension Trustees Limited (MPTL) (registered in England, number 05802677), Temple Quay Pension Trustees Limited (TQPTL) (registered in England, number 05679427), Tower Pension Trustees Limited (TPTL) (registered in England, number 02178783), Crescent Trustees Limited (CTL) (registered in England, number 03915165).

"Curtis Banks Pensions" is the trading name of SLPL.

CBGL, CBL, TPTSB, BPTL, SPST, CTL, MPTL, TQPTL, TPTL, CTL have their registered office at Suite B & C, First Floor, Milford House, 43-55 Milford Street, Salisbury, SP1 2BP. SLPL, SLT, SLAL, SLAPC have their registered office at 153 Princes Street, Ipswich, Suffolk, IP1 1QJ. CBL and SLPL are authorised and regulated by the Financial Conduct Authority. SLAL is authorised as an insurance company authorised by Prudential Regulation Authority (PRA) and regulated by the FCA and PRA.

CBGL, CBL, SLPL, SLT, SLAL and SLAPC are members of a VAT group with VAT registration number 514 0358 80.

All companies are wholly owned subsidiaries of Nucleus Financial Platforms Limited (registered in England, number 06033126) whose registered office is at Suite B & C, First Floor, Milford House, 43-55 Milford Street, Salisbury, SP1 2BP, and are members of the Nucleus Group. Further details of the Nucleus Group can be found at nucleusfinancial.com (12/25)