

SCHEDULE OF POWERS

1. To open, operate and overdraw any account held in my name (whether as an individual, executor or trustee) at any Bank or Building Society.
2. To execute and deliver deeds and documents.
3. To maintain, and to pay any expense in connection with property.
4. To deposit for safe custody in any bank or other depository any property or document and to withdraw any property or document deposited by me or on my account.
5. To effect, pay the premiums on, alter or surrender any insurance policy.
6. To take possession of, and complete my title to, any interest in property, heritable and moveable.
7. To make, settle, compromise, discharge and refer to arbitration and raise, defend, compromise and settle any court action and enforce any decree in respect of any claim.
8. To make tax returns and settle, adjust and compromise any claim for tax.
9. To attend and vote in person or by proxy, at any meeting of any company or corporation in respect of any investment and to exercise any right arising from it.
10. To appoint a Solicitor, Accountant and other professional advisers.
11. To buy, lease, sell and otherwise deal with any interest in property, heritable and moveable.
12. To make, vary and dispose of investments.
13. To borrow and grant security for any sum.
14. To act and deal with any assets which I hold in trust or hold as Executor or Trustee on behalf of any estate or Trust and to do all and any acts which I would be entitled to carry out in my capacity as Trustee or Executor including power to act on my behalf in the administration of any Trust or Executory estate to which I am appointed after the granting of these presents.
15. To make any arrangements which my Attorney considers appropriate for the suitable management of my Estate, including without prejudice to that generality (a) making arrangements of any kind which will subsist after termination for any reason of this Power of Attorney, and (b) placing any or all of my assets or Estate in a Trust for administration created by my Attorney on my behalf, under which my Attorney may appoint such Trustee or Trustees (including or not including himself) as my Attorney may consider appropriate, which Trustees may be empowered to assume additional Trustees, and otherwise upon such terms as my Attorney may consider appropriate.
16. To claim or renounce testamentary or other entitlements (including without prejudice to that generality to claim, discharge or renounce any entitlement to life-tenured property or legal rights), execute Deeds of Arrangement in any terms, consent to any variation of any Trust in which I have any interest (including any prospective or contingent interest), enter any other arrangements, make gifts, grant deeds of covenant, or make other provision from my Estate (including without prejudice to that generality, to create any form of trust, discretionary or non-discretionary, charitable or non-charitable) of any kind and in favour of any beneficiary or beneficiaries if appropriate in the judgement of my Attorney, acting reasonably.
17. In accordance with such professional advice as my Attorney may consider it appropriate to seek, to implement such tax-planning or similar arrangements as my Attorney may deem suitable, including without prejudice to that generality to do for such purposes anything authorised in terms of the preceding paragraph 16 hereof.
18. To grant (or refuse to grant) any consent or renunciation in terms of the Matrimonial Homes (Family Protection)(Scotland) Act 1981 including the power to revoke any contractual survivorship destination or special destination to any asset including any such destination in any title to heritage all without consideration.
19. To meet the costs of private medical, nursing or other care.
20. To acquire, whether by purchase, lease or otherwise, for my residential use whether alone or jointly with any other person or persons any accommodation without being required to insist upon the payment by any other person, whether or not a joint occupier thereof, of any consideration, but my Attorney shall have a complete discretion as to the terms on which my Attorney permits such residential accommodation to be occupied and the arrangements

established to facilitate such occupation (which arrangements may, without prejudice to that generality include entering, leasing or other arrangements with a suitable provider of care or housing).

WELFARE POWERS

It is my wish that the following Welfare Powers will apply and in this regard I have considered how my incapacity is to be determined and I hereby authorise my Attorney to obtain from a Medical Practitioner the Certificate hereinafter specified but this apart, and notwithstanding the granting and delivery of these presents and the appointment of my Attorney with effect from the date of these presents, the welfare powers hereby granted shall be suspended and shall be brought into effect only upon The issuing by a Medical Practitioner and delivery to my Attorney of a Certificate on Soul and Conscience that I am not capable of looking after my own affairs.

21. To make decisions generally about my accommodation and care including about where I should live, whether permanently or temporarily, with whom I should live and consort, and what services I should receive.

22. To make decisions about my social and cultural activities, including the nature and extent thereof and matters related thereto.

23. To make decisions regarding my healthcare, to consent to any healthcare that is in my best interests, to refuse consent to any proposed healthcare that is not in my best interests or does not accord with my known wishes and feelings, to arrange for me to attend for any healthcare (including investigation, assessment and the like) and to arrange access to me for the purpose of any healthcare (including investigation, assessment and the like).

24. To decide whether I should (or should be permitted to) take or participate in any educational, vocational or other training and, if so, the nature and extent thereof and matters related thereto.

25. To decide whether I should (or should be permitted to) apply for any licence, permit, approval or other consent or authorisation required by the law.

26. To open, read, attend to and as appropriate reply to any mail or other communications addressed to or received by me or on my behalf, or to make arrangements for such mail to be dealt with.

27. To make normal day to day decisions on my behalf including as to my diet, dress and personal appearance and to do whatever is necessary to preserve my personal dignity so far as it is reasonable and practicable to do so (regardless of any degree of impairment of my ability still to appreciate such matters).

28. To take me on holidays, excursions or the like or authorise someone else to do so.

29. To exercise all rights and powers competent to me and/or to an Attorney of mine under statute, and in particular under the Data Protection Act 1998, Access to Personal Files Act 1987, Access to Medical Records Act 1988, Environment and Safety Information Act 1988 and Access to Health Records Act 1990, and any statutes amending, re-enacting or replacing any of them.

30. To make gifts to my children and/or grandchildren at Christmas, Birthdays and other suitable times.

31. To conduct, dispose of or otherwise deal with or to wind up, any business or interest in a business belonging to me.

32. To reimburse my Attorney any out of pocket costs reasonably and necessarily incurred in consequence of acting as my Attorney.