

Deed of Arrangements for Cohabiting Couples

This Deed is made the

BETWEEN :-

(1) Name/Address

and

(2) Name/Address

NOW THIS DEED WITNESSETH

1. Recital

(a) The parties in their own free will and without any duress, coercion, or undue influence on them and their respective personal representatives have entered into this deed.

(b) Both parties are of legal age and have received independent legal advice as to the terms and effect of this deed and have entered into it freely and voluntarily.

(c) The parties are entering into this deed for the purpose of creating legally binding arrangements for their cohabitation and the purpose of this deed is to create legally binding arrangements for the course of their cohabitation.

2. Property

(a) Any property owned by either party at the date of this deed, whether acquired by purchase, gift, or otherwise, and any increase in its value shall remain the property of the party who acquired it.

(b) Any property acquired by either party, whether acquired by purchase, gift, or otherwise, and any increase in its value shall remain the property of the party who acquired it unless they expressly agree otherwise in writing.

Any property acquired by either party by purchase, gift, or otherwise, and any increase in its value shall remain the property of the party who acquired it.

(c) All items of personal property owned by either party at the date of this deed shall remain the property of the party by whom they are owned.

(d) All property acquired by either party during the course of their cohabitation shall be deemed to belong to both parties as beneficial joint tenants, and any contributions towards the acquisition unless they expressly agree otherwise shall be taken into account in identifying their respective shares or interests in such property.

or

All property acquired by or for them as beneficiaries of this deed shall belong to them as beneficiaries in proportion to their respective contributions to the purchase price of the property otherwise in writing.

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3. Gifts

Any gift from one party to another shall be a gift unless it is expressly stated in writing to be a loan or a contribution to the purchase price of the property, in which case the relationship, such conditions and terms shall be stated in writing.

4. Bank Accounts

(a) Each party will open and maintain a separate bank account in their own name and the funds in each such account shall be the property of the account holder.

(b) The parties will open and maintain a joint bank account in their joint names (the joint account). The joint account shall be held in equal shares regardless of the contributions made to the account.

(c) Each party may make withdrawals from the joint account (up to a limit of £*) and any such withdrawals shall be signed or authorized by both parties.

(d) If either party makes any investments in his or her sole name with funds from the joint account, such investments shall be deemed to be made from the joint account by purchase acquisition or otherwise.

(e) The parties shall contribute to the purchase price of the property by sums sufficient to purchase the property, which shall include but are not restricted to the purchase price of the property.

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Car Maintenance

(The parties shall
writing at the time

ered as joint and recorded in

5.

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(a) Any credit agree
and in the sole na
*% by (1) and *%

nts entered into by one party
y alone or equally or as to

(b) Any credit agree
shall be repaid by

entered into by both parties
o *% by (1) and *% by (2)

6. Debts

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(a) Except as provid
for any current a

l remain personally liable
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(b) Property acquire
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purchase or loan
repayment

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sible in respect of any

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(c) Any existing or f
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(1) and *% by (2)

er party shall be deemed to
made equally or as to *% by

(d) Any existing or f
be the sole liabil
be made equally

er party shall be deemed to
s made and repayments shall
alone or by (2) alone.

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7. Life Insurance

(a) Each party will t
for the benefit of
termination of th

ife in the sum of £
y in full force until

(b) Neither party sha

nce

(c) Each party shall
for whose benefi
to time request.

urer to disclose to the party
s that party may from time

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8. Cars

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(a) Any motor vehicle replacement vehicle or any other property owned by either party ;

this deed or any separate property of the

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(b) Any motor vehicle and % to (2) regarding parties name appearing on the vehicle subject to the relationship shall be

al shares or as to % to (1) and regardless of which except that any motor termination of the able under such agreement

(c) Either party is sole owner of his or her own vehicle and the other party to do

uring, taxing and running insurance cover to enable

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9. Wills

Each party is aware of the right to execute a Will and each party intends to execute a Will

of either party and each

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10. Pensions

(a) Each party shall not be entitled to any service benefits or pension of which he or she is a member

of the pension and death benefit of any pension scheme or policy

(b) Each party shall attend to any nomination that has been made and record it in the deed which it relates.

that such nomination has been made in any or all such schemes to

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(c) Except on termination of the provisions of the Act without the prior written consent of

made in accordance with the provisions of the Act without the prior

11. Enduring Power of Attorney

Each party shall execute an instrument under the Act 1985 appointing the other party as

ing Powers of Attorney under the provisions of the Act

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12. Provision for Termination

This deed shall cease to have effect if

- The death of either party
- The marriage of the parties
- The parties agreeing the termination being executed
- The parties having lived together for a period of 12 months and one party giving to the other party written

and a deed of variation or

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deeds and one party giving to the other party written

- The expiry of a period of time when either party gives written notice of termination

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13. Transitional Provisions

In the event of termination on the following transitional provisions shall apply:

Bank and Building Society Accounts

- Neither party shall make any withdrawal from the joint account
- Both parties shall take any sums credited to the joint account
- Both parties shall punctually pay any bills in the proportions agreed above
- Both parties shall surrender any credit cards to the card owner in respect of the joint account and the other party is an additional card holder of the account
- Each party shall indemnify the other party from either party's failure to pay their respective interest repayments

Jointly owned goods and chattels

All goods and chattels jointly owned shall be divided as to the division of such goods and chattels between the parties or in the proportion

Enduring Powers of Attorney

Each party shall revoke any Power of Attorney made by them above.

IN WITNESS whereof the parties have hereunto written

SIGNED by the said

in the presence of :-

SIGNED by the said

in the presence of :-

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following transitional

from the joint account
other sums are credited to

in the proportions

cards to the card owner in
the other party is an

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interest repayments

between them and failing
ceeds divided equally

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day and year first before