


Entitlements, Payments & Benefits

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Our Vision, Mission Statement and Values

Glen Oaks' vision statement '**Where Communities Thrive**' and our mission statement '**Our aim is to provide good quality affordable housing and an excellent service. We will encourage resident participation and work with other agencies to regenerate our community**' provide the foundation for Glen Oaks Housing Association's commitment to its residents and the communities they live in.

This commitment is also demonstrated in the Association's values which were agreed following discussions with the Board and staff. Glen Oaks' values are fundamental to how we carry out our day-to-day activities.

Our values are:

respectful

we trust and respect our customers and each other

dedicated

we will give 100% commitment to our work

transparent

we will be open and honest about what we do

aspirational

we will strive to achieve the best we can for our communities

Equality & Diversity Statement

The Association is intent on ensuring people or communities do not face discrimination or social exclusion due to any of the following protected characteristics: age; disability; sex; marriage & civil partnership; race; religion or belief; sexual orientation; gender reassignment; pregnancy & maternity.

This document complies with the Association's equality & diversity policy.

The Association will regularly review this document for equal opportunities implications and take the necessary action to address any inequalities that result from the implementation of the policy.

1.0 Introduction

1.1 This policy is aimed at:

- Members of our Board;
- Everyone who works for us

1.2 For the remainder of this policy, the above will be referred to as 'our people'.

2.0 About this Policy

2.1 Glen Oaks Housing Association (the Association) is a Registered Social Landlord (RSL) and a Scottish Charity. We are part of a sector that has a strong reputation for integrity and accountability to the people we exist to help and to our Regulators, partners and funders. We must ensure that the Association upholds its reputation and that of the sector. Our people cannot benefit inappropriately from their connection to us.

2.2 This policy describes the entitlements, payments or benefits that our people are able to receive. It also describes what is not permitted and the arrangements that we have in place to ensure that the requirements of this policy are observed.

2.3 Our Rules require that we have a policy dealing with payments and benefits¹. The Scottish Housing Regulator (SHR) requires us to have a policy that sets out what payments and benefits we permit and to ensure that these arrangements demonstrate transparency, honesty and propriety². We must ensure there is no justifiable public perception of impropriety. This policy is based on the SFHA's Model Entitlements, Payments and Benefits policy, which the SHR has confirmed meets their regulatory requirements.

2.4 As we are a Scottish Charity, all of our Board Members must also ensure that they comply with the Office of the Scottish Charity Regulator (OSCR) guidance to Charity Trustees³ and charity legislation.

2.5 This policy is intended to be a practical document that supports us in meeting all of the above requirements, ensuring that none of our people benefits (or is seen to benefit) improperly or inappropriately from their involvement with us, but also that they are not unfairly disadvantaged.

¹ SFHA (2020) [Charitable Model Rules, Rule 38.1](#)

² Scottish Housing Regulator (February 2019) [Regulatory Framework Standard 5.4](#)

³ Office of the Scottish Charity Regulator (2017) [Guidance for Charity Trustees](#)

We expect our people to act in good faith, and in applying the terms of the policy we will always take this into account.

2.6 As someone who is affected by this policy, you are personally responsible for ensuring that you are familiar with, and comply with, its terms⁴.

2.7 At all times, we expect a common-sense approach to be applied to the interpretation and application of this policy. If you are unsure about anything relating to benefits, payments or entitlements you should consult with the Chairperson or Chief Executive (if you are a member of the Board) or with your line manager (if you are a member of staff).

3.0 What this Policy covers

3.1 This policy covers:

3.1.1 Managing your interests:

- Registering and Declaring Interests;
- Entitlements, Payments & Benefits.

3.1.2 People connected to you:

- Who else you should consider when Declaring Interests;
- What you should consider.

3.1.3 Use of our Contractors/Suppliers by our people.

4.0 Other Relevant Policies

4.1 The Code of Conduct is linked to this policy. Failure to comply with the terms of this policy will be regarded as a breach of the Code of Conduct.

4.2 You are also required to be familiar with and observe the terms of our Anti-Bribery policy and our Anti-Fraud & Corruption policy. We prohibit any attempt to induce the Association or our people to offer preferential services or business terms and we will at all times comply with the Bribery Act 2010.

4.3 Our policies relating to the following are also relevant to this document and must be complied with at all times:

⁴ Code of Conduct for Board Members, Code of Conduct for Staff
Entitlements, Payments & Benefits

- Allocations
- Repairs and Maintenance
- Medical Adaptations
- Procurement
- Board Training and Development
- Board Expenses
- Shared Ownership
- Disruption Payments
- Competitions and Prize Draws
- Equality and Diversity
- Charitable Donations

Please note that this list is not exhaustive and you are required to comply with all of our policies and procedures.

5.0 Registering and Declaring Interests

- 5.1 In order to protect our reputation and demonstrate that we conduct our affairs with openness, honesty and integrity, we maintain a Register of Interests. You must record in this Register any interests that you or someone connected to you (*see Section 6 - People Connected to You*) has which are relevant to our business and/or our activities. You will be required to maintain the accuracy of the interests you declare and to confirm annually that your entry is accurate and up to date.
- 5.2 Where you have an interest in any matter that is being discussed or considered at a meeting, you must declare your interest and play no part in the consideration, discussion and decision-making. You must withdraw from any part of a meeting where the interest arises and play no part in the discussion. Our Rules require that any Board Member who has an interest in a matter that is being considered withdraws from all discussions and plays no part in decision-making⁵.
- 5.3 The Codes of Conduct which our Board and staff are required to uphold contain requirements about Declaring Interests that you should comply with at all times.
- 5.4 An annual report will be made to our Board on the entitlements, payments and benefits that have been recorded in the Register by our people.

⁵ SFHA (2020) [Charitable Model Rules, Rule 38.2](#)

5.5 The following are examples of the kind of interest that you must declare. Please note that this list is not exhaustive, and there may be other interests that you should also declare:

- Tenancy of a property of which we are the landlord.
- Occupancy or ownership of a property which is factored or receives property-related services from us.
- Receipt of care or support services from us.
- Membership of a community or other voluntary organisation that is active in the areas we serve.
- Voluntary work with another RSL or with an organisation that does, or is likely to do, business with us.
- Membership of the governing body of another RSL.
- Being an elected member of any local authority where we are active.
- If you purchase goods or services from us
- If you purchase goods or services from one of our contractors or suppliers (see Section 8).
- Significant shareholding in a company that we do business with (or are considering doing business with).
- Membership of any other body whose interests and/or activities may directly affect our work or activities.
- Ownership of land or property in our areas of operation. This excludes property for the purpose of your own residential use (i.e. there is not requirement for you to declare any house in which you currently live).

- Unresolved dispute relating to the provision of services in connection with a tenancy or occupancy agreement or a contractual dispute over the provision of goods or services with us.

5.6 You should note that in some circumstances, declaration of an interest may not be sufficient, and that it may be necessary for the Association to take additional measures to deal satisfactorily with the situation so as to protect the probity and reputations of both yourself and the Association.

6.0 Entitlements, Payments and Benefits

6.1 Many of the interests you will be required to declare can be classed as entitlements, payments or benefits.

6.2 As one of our people, you potentially could be offered benefits over and above that to which you are contractually entitled (as a result of policy or contractual terms), such as gifts or hospitality from external parties. Such offers would be as a direct result of you being one of our people and cannot always be accepted. We require that any such offers are managed and recorded very carefully to ensure the highest levels of probity in our Association. Our people should not benefit - or be seen to benefit - inappropriately from their involvement with us.

6.3 Apart from payments that our people are entitled to by contract, statute or other agreement (e.g. salary, expenses), we will only make a payment to, or accept a payment from, someone affected by this policy in exceptional circumstances. Appendix 1 explains the payments we can and cannot make in more detail.

6.4 As we contribute to the economies of the areas we work in and we have commercial and business relationships with many different companies, contractors, suppliers and service providers, you must ensure that we are fully aware of any connection that you or someone close to you (*see Section 6 - People Connected to You*) has with any of these businesses or organisations.

6.5 Some entitlements, payments and benefits we can never permit, and others we have additional requirements or conditions that must be met before we can permit.

- 6.6 Appendix 1 lists the entitlements, payments and benefits that fall under this policy, and states:
- Which could be permitted by the Association;
 - Which will never be permitted by the Association;
 - Which you require to declare in the Register of Interests;
 - Any other further requirements the Association has before permitting.

7.0 People Connected to You

7.1 Who else you should consider when Declaring Interests

- 7.1.1 Someone ‘closely connected’ to you includes members of your household, family members and other relatives and your friends.
- 7.1.2 As well as considering your own actions, you must be aware of the potential risk created by the actions of people to whom you are closely connected. Who you should consider, and our expectations of you to identify and declare such actions are outlined in Table A below. If you are in any doubt about whether or not a declaration is required, you should consult the Chairperson or Chief Executive or, for staff, your line manager.

Table A

Group	Required Response
1. Members of your Household	
<p><i>This includes:</i></p> <ul style="list-style-type: none"> • Anyone who normally lives as part of your household (whether related to you or otherwise). • Those who are part of your household but work or study away from home. 	<p>We expect you to be aware of and declare any relevant actions of all people in your household. You must take steps to identify, declare and manage these.</p>
2. Partner, Relatives and Friends	
<p><i>This includes:</i></p> <ul style="list-style-type: none"> • Your partner (if not part of household). • Your relatives and their partners. • Your partner’s close relatives (i.e. parent, child, brother or sister). • Your close friends. 	<p>Where you have a close connection and are in regular contact with anyone within this group, we expect you to be aware of and declare any relevant actions. Under these circumstances,</p>

<ul style="list-style-type: none"> • Anyone you are dependent upon or who is dependent upon you. 	<p>you must take steps to identify, declare and manage these actions.</p> <p>Where you do not have a close connection and regular contact with someone in this group, we do not expect you to be aware of or to go to unreasonable lengths to identify any relevant actions. However, if you happen to become aware of relevant actions by such individuals, then these should be declared and managed as soon as possible.</p>
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7.2 What you need to consider

7.2.1 The following are the relevant actions/involvement by those to whom you are closely connected that you should consider, declare and manage as per our expectations outlined in Table A (please be aware that this list is not exhaustive or exclusive):

- A significant interest in a company or supplier that we do business with (or are considering doing business with). A significant interest means ownership (whole or part) or a substantial shareholding in a business that distributes profits, but does not include where an individual has shares in large companies such as banks, utility companies or national corporations, i.e. where owning shares would not give the individual any significant influences over the activities of that organisation.
- Where the individual may benefit financially from a company with which we do business (or are considering doing business with).
- Involvement in the management of any company or supplier with which we do business (or are considering doing business with).
- Involvement in tendering for, or the management of, any contract for the provision of goods or services to us.
- Application for employment with us.
- Application to join our Board or any of its subsidiaries.
- Application to be a tenant or service user of the Association.

8.0 Use of our Contractors and Suppliers

- 8.1 In order to help us maintain our excellent reputation, where possible you should avoid using the Association's contractors/suppliers for your own personal purposes. We have made a list available to all of our people which outlines the contractors and suppliers that fall under the terms of this policy. This is included at Appendix 2.
- 8.2 We recognise that there could be certain circumstances where it might not be possible for you to avoid the use of all the contractors/suppliers on this list, such as where market conditions in your local area make it difficult to obtain a reasonable selection of potential contractors or suppliers. Under such circumstances you could be permitted to use those contractors/suppliers outlined at Appendix 2, provided you are able to demonstrate that you received no preferential treatment in terms of price, quality or any other aspect of service delivery due to your involvement with us.
- 8.3 Approval to use those contractors listed at Appendix 2 is at the discretion of the Approving Officer (in accordance with our Scheme of Delegated Authority). In order to be granted approval, you will be required to demonstrate that there is no reasonable alternative contractor/supplier providing the service required in your local area, and that you will receive no preferential treatment in terms of service or cost (which you will be required to demonstrate through quotations and receipts).
- 8.4 If you are looking to purchase goods or services from any contractor/supplier on this list then you must make a declaration in the Register, outlining:
- That you have received approval from the appropriate Approving Officer prior to the commencement of works;
 - That you received no preferential treatment in terms of service or cost (which you will be required to demonstrate through quotations and receipts);
 - Where you inadvertently use a contractor on the list at Appendix 2 in an emergency situation, you must notify the Approving Officer as quickly as possible thereafter and enter an appropriate declaration in the Register.
- 8.5 Any contractor/supplier not included on the list at Appendix 2 can be used without the need for any declaration or further action. Appendix 2 represents the majority of the contractors/suppliers that we use, but does not include any of our contractors/suppliers that:

- Only provide services of a small value (e.g. local window cleaners or sandwich shops), or;
- Have such a large national or local standing that no favour could ever be realistically gained (e.g. Amazon, utilities, BT, banks or national chains).

8.6 The Approving Officer will have an appropriate level of seniority, in accordance with our Scheme of Delegated Authority. In making their decision, they should consider the level of potential reputational risk or any potential conflicts of interest that may arise by granting approval and, if granting approval, consider the steps required to mitigate against future conflicts of interest, such as ensuring that the individual is not involved in any transactions with, or decisions about, the contractor/supplier in question on behalf of the Association.

8.7 Glen Oaks Housing Association will maintain a clear audit trail of every approval to use any of our contractors listed at Appendix 2. The total number of our people to use contractors and suppliers, including the reasons for approval and confirmation that no advantage was gained due to an individual's role within the Association, should be formally reported annually to our Board.

9.0 Review

9.1 Our Rules require the Board to set our policy on payments and benefits and keep it under review. This policy has been approved by our Board and is based on the Model published by the SFHA. It is consistent with the requirements of our Codes of Conduct for Board Members and for Staff. These Codes have been confirmed by the Scottish Housing Regulator as meeting their regulatory requirements.

9.2 This policy was adopted by our Board on 27 November 2024. It will be reviewed not later than May 2027.

Appendix 1 - Entitlements, Payments and Benefits

Example	Can this be permitted?	Further action necessary before this will be permitted?
Human Resources and Recruitment		
<p>All entitlements arising from your contract of employment with us or one of our subsidiaries, including (but not restricted to):</p> <ul style="list-style-type: none"> • Payment of salary to staff • access to car or travel loans or salary advances where specified in the employment contract; • pension and/or private health care provided as part of the remuneration package; • performance related pay or bonus awarded in accordance with contractual terms; • books and equipment in connection with employment or training in accordance with agreed policies and/or contractual terms; • Reimbursement of professional fees. 	Yes	Any entitlement in the terms of your contract is always permitted without the need to record in the Register of Interests. There are Human Resource processes in place for this purpose.
Payment to a member of the Board for their role as a Board member, in accordance with the terms of their letter of appointment.	No	
<p>All payments made in accordance with the terms of our expenses policy including:</p> <ul style="list-style-type: none"> • payment of permitted out of pocket expenses; • reimbursement of travel costs. 	Yes	Entitlements in connection with your role as one of our people are set out in our Expenses policy are always permitted and do not need to be declared provided claims are made in accordance with our procedures.

Example	Can this be permitted?	Further action necessary before this will be permitted?
Example	Can this be permitted?	Further action necessary before this will be permitted?
Provision of a loan by the Association to one of our people.	No	This is not permitted unless in connection with the contractual terms of employment. We cannot make any other loans to individuals.
Redundancy or Voluntary severance payment to an employee.	Yes	<p>We can make redundancy payments to an employee in line with the terms of their contract.</p> <p>Or</p> <p>We can make a voluntary severance payment to an employee which is outside the terms of their contract of employment provided if:</p> <ul style="list-style-type: none"> • It arises directly from a decision to terminate the employee's contract of employment. • Payment is approved by the Board. • That the total sum of the non-contractual payment and benefit does not exceed, in the opinion of our employment adviser, the total cost of a successful application by the employee to a Court or Tribunal (including the likely level of compensation that might be awarded by a court or tribunal and associated costs to the Association to participate in the tribunal). • Payment does not exceed the equivalent of one year's salary for the employee.

Example	Can this be permitted?	Further action necessary before this will be permitted?
		<ul style="list-style-type: none"> • That this payment is instead of (rather than additional to) any redundancy entitlement.
Example	Can this be permitted?	Further action necessary before this will be permitted?
An offer of employment (temporary or permanent) to someone who is closely connected to a member of staff.	Yes	<p>This is permitted as long as:</p> <ul style="list-style-type: none"> • There has been an open recruitment exercise in accordance with our policy that you have not played any part in, and • You have no direct or indirect line management or supervision responsibility for the post, and • The offer of employment complies with our policy and is approved by the Finance, Audit and Corporate Services Sub-Committee, and • You record your connection to the successful applicant in the Register within five days of their acceptance of the offer.
The offer of employment or contract for the provision of services (e.g. specialist advice) to someone who is, or has been in the last twelve months, a member of our Board or to anyone who is related to a member of the Board.	No	This cannot be permitted.
Appointment of one of our staff members to the Board.	No	This cannot be permitted in accordance with the Rules of the Association.

Example	Can this be permitted?	Further action necessary before this will be permitted?
Nominations to join the Board from people who are connected to a serving member.	Yes	This can be permitted in accordance with the Rules of the Association.

Example	Can this be permitted?	Further action necessary before this will be permitted?
Our people as tenants or service users		
The offer of a tenancy or lease in one of our properties to one of our people or to someone closely connected to them.	Yes	This is permitted as long as <ul style="list-style-type: none"> • it is in accordance with our published Allocations policy, and • Neither the applicant or anyone connected to the applicant is involved in any way or in any part of the allocation process, and • The offer is approved by the Board in advance, and • The tenancy is recorded as an interest in the appropriate Register within five days of the tenancy commencing.
Where one of our people (or someone connected to one of our people) is a tenant and receives a repair, improvement or adaptation to their home.	Yes	Repairs carried out in accordance with our policy do not need to be recorded. Adaptations must comply with our policy and be approved by the Housing, Technical and Health & Safety Sub-Committee. The

Example	Can this be permitted?	Further action necessary before this will be permitted?
		<p>adaptation should be recorded in the Register of Interests within five days of approval.</p> <p>Improvements must be carried out as part of an approved programme and in accordance with our policy. The person affected should declare their interest if/when the programme is being discussed and the improvement recorded in the Register of Interests within five days of completion.</p>

Example	Can this be permitted?	Further action necessary before this will be permitted?
<p>Where one of our people (or someone connected to one of our people) is a tenant and receives payment of a decoration allowance, tenant reward/incentive as part of an agreed scheme or prize.</p>	<p>Yes</p>	<p>Payment of decoration allowances or incentive/reward payments must be made in accordance with our policies and procedures and recorded in the Register within five days of receipt.</p> <p>Prizes or awards in competitions open to all tenants in the same community (e.g. garden competitions) can only be given if the selection process for giving the award/prize has been carried out by someone who is independent. Receipt of the award and the circumstances surrounding it must be recorded in the Register within five days of receipt.</p>

Training and Events

Example	Can this be permitted?	Further action necessary before this will be permitted?
Attendance at training events or seminars (e.g. SFHA Conferences) or openings/similar events hosted by other RSLs.	Yes	There is no requirement to declare and record in the Register of Interests.
The Association paying for accommodation in connection with attendance at relevant conferences or events that you are attending on behalf of or in connection with your role with us.	Yes	<p>Accommodation that is part of a conference or training package does not need to be recorded in the Register, but attendance will be recorded on the relevant individual training plan.</p> <p>Residential conferences are important in ensuring that our people have the necessary skills, knowledge and experience to make an effective contribution to our activities.</p>

Example	Can this be permitted?	Further action necessary before this will be permitted?
<p>Attendance by you at events to mark awards, achievements or other significant milestones relevant to our business.</p>	<p>Yes (where not exceeding £500)</p>	<p>The Board must approve attendance prior, and will only do so if:</p> <ul style="list-style-type: none"> • The Association or one of our people (because of their role with us) has been nominated for an award; or • attendance is in recognition of achievement of or in pursuit of appropriate business development; or • we can demonstrate that attendance or participation is directly related to furthering our aims and objectives. <p>Where we ask you to represent us at such an event, this should be recorded in the Register along with any associated costs (including travel, accommodation and the costs of attendance at the event) within five days of attendance.</p> <p>The total cost should not exceed £500 per person and we will make all arrangements in advance.</p> <p>Where costs would exceed £500, you will not be permitted to attend unless there is a clear, viable business case for attending. In such a case, specific approval of the Board would be required.</p>

Example	Can this be permitted?	Further action necessary before this will be permitted?
Gifts and Hospitality		
Gifts received from tenants and external sources.	<p>Yes (not exceeding a value of £60)</p>	<p>Small gifts (e.g. a box of chocolates, pens, folders, paperweights) can be accepted if:</p> <ul style="list-style-type: none"> • the value does not exceed £60. • you do not receive more than one such gift from the same source in a 12 month period. • you record receipt of the gift in the Register. <p>You should not normally accept other gifts and should decline any gifts with a value of more than £60 unless to do so would cause offence or otherwise damage our reputation. In these cases you must:</p> <ul style="list-style-type: none"> • Advise the donor that the gift will be donated to charity or will form part of our annual charity fund raising activities. • Record the gift and the action taken in the Register within five days. <p>You should not regularly accept gifts from the same source and never more than once from the same source within a 12 month period. The total cumulative value of gifts received from the same source over the course of a year must never exceed £60.</p> <p>You should also record any offers that you decline and the reasons for this, in the Register within five days.</p>

Example	Can this be permitted?	Further action necessary before this will be permitted?
<p>Gifts given from us to one of our people or received by one of our people from external sources to mark special occasions.</p>	<p>Yes (not exceeding a value of £100)</p>	<p>Gifts from the Association to our people can be permitted in cases where it is to mark a special occasion or significant event including:</p> <ul style="list-style-type: none"> • Family events (e.g. marriage, milestone birthday, birth of a child), • Retirement • Leaving the Association <p>These must be recorded in the relevant Register and the value of such gifts will not normally exceed £100.</p> <p>Please note, that this does not include collections by our people using their own personal funds to mark special occasions. These are always permitted with no requirement to declare. For staff, contractual terms may be in place that dictate the value of any gift upon retirement/long service.</p>
<p>Hospitality associated with our business and that of its partners.</p>	<p>Yes (when not exceeding a value of £60)</p>	<p>Modest hospitality, such as a sandwich lunch or networking event, is permitted and does not need to be recorded</p> <p>All other hospitality up to a value of £60 is permitted but must be recorded in the Register, along with an estimation of the value of hospitality received, within five days of attendance.</p>

Example	Can this be permitted?	Further action necessary before this will be permitted?
		<p>You should not accept invitations with a value that is greater than £60, unless you have prior approval from the Board. The type of hospitality offered will also be taken into consideration, e.g. we will not normally accept invitations to sporting events, concerts, golf tournaments etc.</p> <p>In this case, the reason for acceptance must also be included in the Register and countersigned by the Chairperson or Vice-Chairperson.</p>
<p>Our people seeking donations from our contractors/suppliers when fundraising for charity.</p>	<p>Yes</p>	<p>This is permitted provided:</p> <ul style="list-style-type: none"> • Approval is gained from the Chairperson or Vice-Chairperson prior to making any approach. • Any donations received are recorded in the Register. <p>We recognise our social responsibility and promote charity fundraising by the Association and our people. We have a separate policy that sets out our approach to supporting other charities.</p>

Example	Can this be permitted?	Further action necessary before this will be permitted?
Procuring Goods/Services		
Sale of our interest (whole or part) in a property to someone affected by this policy via LIFT, HomeBuy; Help to Buy or other LCHO scheme.	Yes	<p>This is permitted, provided:</p> <ul style="list-style-type: none"> • Our policy and procedures are followed. • The prospective purchaser should play no part in the processing of the transaction by the Association. • It is declared and recorded in the Register within five days of the missives being concluded confirming the process followed.
The Association entering into a contract with an organisation where one of our people, or someone connected to them, has significant control.	No (in almost all cases)	<p>This is not permitted in almost all circumstances. We could only consider this where:</p> <ul style="list-style-type: none"> • The person affected by this policy is not involved in any part of the procurement process or decision. • The appointment is approved by the Board which is satisfied that the appointment is reasonable in the circumstances. • There is no reasonable alternative (e.g. because of geography or the specialist nature of the goods/services). <p>In such rare circumstances, the appointment would be recorded in the Register along with details of the process followed.</p>

Example	Can this be permitted?	Further action necessary before this will be permitted?
The purchase of land or other assets from anyone who is, or has been in the last twelve months, one of our people or who is connected to one of our people.	No (in almost all cases)	This cannot be permitted in almost all cases. The only exception would be if you were referred to us under the Scottish Government's Mortgage to Rent scheme, where this would be permitted provided: <ul style="list-style-type: none"> • Our policy and procedures are followed. • The prospective seller plays no part in the decision to purchase the property or the processing of the transaction by the Association. • It is declared and recorded in the Register within five days upon conclusion.
The purchase of goods/services from our suppliers/contractors by one of our people.	Yes	This should normally be avoided, and will only be potentially permitted if the procedure identified in Section 7 is followed.