Electronic Signature Policy

AJ.Fowler Properties Ltd
Company Registration Number: NI726202
Registered Office: 42 Low Road, Lisburn, BT27 4TJ
Effective Date: 02/05/2025

Purpose of This Policy

This Electronic Signature Policy sets out how AJ.Fowler Properties Ltd ("the Company", "we", "us", "our") uses electronic signatures for the execution of agreements, contracts, reservation forms, onboarding documents, and related commercial documentation.

This policy ensures legal enforceability, operational efficiency, and transparency for all investors, buyers, sellers, and counterparties.

Legal Framework

Electronic signatures used by AJ.Fowler Properties Ltd are executed in accordance with:
- The Electronic Communications Act 2000
- The UK eIDAS Regulation
- Applicable English law and case law

Under UK law, electronic signatures are legally valid and enforceable provided there is clear intention to authenticate and be bound by the document.

Acceptance of Electronic Signatures

By signing any document issued by AJ.Fowler Properties Ltd electronically, the signatory confirms that:

1. They intend to sign and be legally bound by the document.
2. They understand the document and have had opportunity to seek independent advice.
3. They consent to the use of electronic signatures in place of handwritten signatures.
4. They acknowledge that an electronic signature has the same legal effect as a wet-ink signature.

Electronic signatures may include typed names, digital signatures via an e-signature platform, clicking acceptance confirmations, secure signature software, and PDF-based signature execution.

Audit Trail & Evidence

Where an electronic signature platform is used, the system may record date and time of signing, email authentication, IP address data, server timestamp, transaction reference ID, and signature certificates.

These records form part of the evidential audit trail and may be relied upon as proof of execution.

AJ.Fowler Properties retains signed documents and associated audit logs securely in accordance with its data protection policies.

Identity & Authority

It is the responsibility of the signatory to ensure that they are authorised to sign the document; the email account used for signing is secure and controlled by them; and any company signature is executed by a duly authorised officer or representative.

The Company may rely on the apparent authority of any signatory unless notified otherwise in writing prior to execution.

Execution as a Deed

Where a document is expressly stated to be executed as a deed, statutory witnessing requirements must be satisfied in accordance with English law. A witness must be physically present at the time of signing unless the law provides otherwise. The witness must not be a party to the document.

Failure to comply with deed formalities may affect enforceability.

Non-Repudiation

Once an electronic signature has been applied, it may not be withdrawn on the basis that it was electronic. A signatory may not deny legal effect solely because the signature was executed digitally. Electronic execution shall be treated as final and binding.

Counterparts & Delivery

Documents may be executed in counterparts, via email delivery, via secure signature platforms, or in PDF format.

Delivery of an electronically executed document shall be deemed valid delivery of the original.

Data Protection

All electronic signature processes are handled in accordance with UK GDPR, the Data Protection Act 2018, and the AJ.Fowler Properties Ltd Privacy Policy.

Electronic records are stored securely and only retained for legitimate business and legal purposes.

Governing Law

This policy and any electronically executed documents shall be governed by and construed in accordance with the laws of England and Wales.

Scope of Application to Property Transactions

This Electronic Signature Policy shall apply to and govern the execution of:

- The Investor Commitment Agreement;
- Any Reservation Agreement;
- Any Deal Memorandum;
- Any Introduction Certificate;
- Any Personal Guarantee;
- Any Variation, Side Letter, or Amendment;
- Any document relating to a specific property introduced by AJ.Fowler Properties Ltd under the Investor Commitment Agreement.

By signing the Investor Commitment Agreement electronically, the Investor expressly agrees that:

1. This Electronic Signature Policy shall apply to all documents executed electronically in relation to any property introduced under that agreement;

2. Separate re-acceptance of this policy shall not be required for each subsequent document;

3. All electronic signatures applied in connection with a specific property transaction shall be legally binding and enforceable to the same extent as wet-ink signatures;

4. The audit trail generated by the electronic signature platform shall be admissible as evidence of execution and intention to be legally bound.

For the avoidance of doubt, this policy shall remain effective for the duration of the Investor Commitment Agreement and shall apply to each individual property transaction arising from introductions made during that period.

Declaration

By electronically signing any document issued by AJ.Fowler Properties Ltd, you acknowledge that you have read, understood, and agreed to this Electronic Signature Policy.

Approved Electronic Signature Platforms

AJ Fowler Properties Ltd currently uses PandaDoc and other secure electronic signature platforms approved by the Company.

The Company reserves the right to introduce alternative secure electronic signature systems in the future.