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**A NATWEST GROUP
CHARITY COLLECTION
PART 1**

29 NOVEMBER 2022

LONDON



A NATWEST GROUP CHARITY COLLECTION – PART 1

69 Southampton Row, Bloomsbury

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Vat No: GB 791627108

Sale Details | Tuesday 29 November 2022 at 12.00 p.m

When sending commission bids or making enquiries,
this sale should be referred to as **FLORA - 22222**

Viewing of Lots | At Spink London

| Private viewing by appointment only

Live platform | **SPINK**  **LIVE**

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Spink has a long history of preserving not only collectables but our planet, too. We are proud to ensure that our policy of sustainability and conservation keeps up with Spink's growth, helping improve the environment for new generations of collectors.

We insist that our printers source all paper used in the production of Spink catalogues from FSC and/or PEFC suppliers and use non-hazardous inks. We also ask they hold the environmental standard ISO 14001.

Spink recycle all ecological material used on our premises and we encourage you to recycle your catalogue once you have finished with it.

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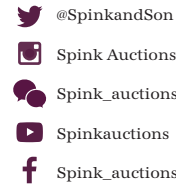
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FOREWORD

NatWest Group is delighted to donate this selection of rare and collectable banknotes from our own note issuing brands; The Royal Bank of Scotland and Ulster Bank, as well as a number from prestigious companies from our historic past including the National Bank of Scotland. These are presented alongside rare and collectable banknotes issued by the Bank of England and held by NatWest.



Using all of the proceeds of the sale to assist the Trussell Trust, whose network of more than 1,300 food bank centres supports people across the UK who are unable to afford the essentials, allows us to support our wider purpose of helping people and families to thrive.

We would like to thank Spink for all of their assistance with the planning of the auctions.

About NatWest Group

NatWest Group is the largest business and commercial bank in the UK, with leading retail businesses including NatWest, The Royal Bank of Scotland and Ulster Bank. We serve 19 million people, families and businesses in communities throughout the UK and Ireland.

We are in a unique position as both a banknote issuer and operator in the UK's cash wholesale infrastructure.

TUESDAY 29 NOVEMBER 2022**Commencing at 12.00 p.m.**

All Sales are subject to the Terms and Conditions for Buyers printed at the back of this catalogue.
Please note that 'Spink Live' is now running on a new and improved on-line bidding platform, which is accessible through www.spink.com and also as a SpinkLive app available for download from the App Store.
You can continue bidding online free of charge.

We will not accept return of lots that have been authenticated by the third party grading company.
Any disputes will need to be settled between the buyer and the respective company.

Estimates

The estimated selling price of each lot is printed below the lot description and does not include the Buyer's Premium.
Bidders should bear in mind that estimates are prepared well in advance of the sale and are not definitive.
They are subject to revision.

**1**

Royal Bank of Scotland plc, polymer £10, 26 December 2016, serial number AA000021, red, the Scottish mathematician and astronomer Mary Somerville at right, a view of Burntisland in background, security feature in gold/orange at left, reverse red, two otters and words by the Scottish poet Norman MacCaig (PMS RB111), *uncirculated*

£200-300

2

Royal Bank of Scotland plc, polymer £10, 26 December 2016, serial number AA000022, red, the Scottish mathematician and astronomer Mary Somerville at right, a view of Burntisland in background, security feature in gold/orange at left, reverse red, two otters and words by the Scottish poet Norman MacCaig (PMS RB111), *uncirculated*

£200-300



3

Royal Bank of Scotland plc, polymer £10, 26 December 2016, serial number AA000023, red, the Scottish mathematician and astronomer Mary Somerville at right, a view of Burntisland in background, security feature in gold/orange at left, reverse red, two otters and words by the Scottish poet Norman MacCaig (PMS RB111), *uncirculated*

£200-300



5

Royal Bank of Scotland plc, polymer £10, 26 December 2016, serial number AA000025, red, the Scottish mathematician and astronomer Mary Somerville at right, a view of Burntisland in background, security feature in gold/orange at left, reverse red, two otters and words by the Scottish poet Norman MacCaig (PMS RB111), *uncirculated*

£180-240



4

Royal Bank of Scotland plc, polymer £10, 26 December 2016, serial number AA000024, red, the Scottish mathematician and astronomer Mary Somerville at right, a view of Burntisland in background, security feature in gold/orange at left, reverse red, two otters and words by the Scottish poet Norman MacCaig (PMS RB111), *uncirculated*

£180-240



6

Royal Bank of Scotland plc, polymer £10, 26 December 2016, serial number AA000026, red, the Scottish mathematician and astronomer Mary Somerville at right, a view of Burntisland in background, security feature in gold/orange at left, reverse red, two otters and words by the Scottish poet Norman MacCaig (PMS RB111), *uncirculated*

£180-240



7

Royal Bank of Scotland plc, polymer £10, 26 December 2016, serial number AA000027, red, the Scottish mathematician and astronomer Mary Somerville at right, a view of Burntisland in background, security feature in gold/orange at left, reverse red, two otters and words by the Scottish poet Norman MacCaig (PMS RB111), *uncirculated*

£180-240

9

Royal Bank of Scotland plc, polymer £10, 26 December 2016, serial number AA000029, red, the Scottish mathematician and astronomer Mary Somerville at right, a view of Burntisland in background, security feature in gold/orange at left, reverse red, two otters and words by the Scottish poet Norman MacCaig (PMS RB111), *uncirculated*

£180-240



8

Royal Bank of Scotland plc, polymer £10, 26 December 2016, serial number AA000028, red, the Scottish mathematician and astronomer Mary Somerville at right, a view of Burntisland in background, security feature in gold/orange at left, reverse red, two otters and words by the Scottish poet Norman MacCaig (PMS RB111), *uncirculated*

£180-240

10

Royal Bank of Scotland plc, polymer £10, 26 December 2016, serial number AA000030, red, the Scottish mathematician and astronomer Mary Somerville at right, a view of Burntisland in background, security feature in gold/orange at left, reverse red, two otters and words by the Scottish poet Norman MacCaig (PMS RB111), *uncirculated*

£180-240



11

Royal Bank of Scotland plc, polymer £10, 26 December 2016, serial number AA000031, red, the Scottish mathematician and astronomer Mary Somerville at right, a view of Burntisland in background, security feature in gold/orange at left, reverse red, two otters and words by the Scottish poet Norman MacCaig (PMS RB111), *uncirculated*

£150-250



13

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA000005, purple and pale red, the Scottish Entrepreneur Catherine "Kate" Cranston at right, view of Cranston's "Tea Rooms" in the background, security feature in purple at left and reverse, two red squirrels and an excerpt from "Cupid and Venus" by Mark Alexander Boyd (PMS RB112), *uncirculated*

£300-500



12

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA000004, purple and pale red, the Scottish Entrepreneur Catherine "Kate" Cranston at right, view of Cranston's "Tea Rooms" in the background, security feature in purple at left and reverse, two red squirrels and an excerpt from "Cupid and Venus" by Mark Alexander Boyd (PMS RB112), *uncirculated*

£450-650



14

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA000006, purple and pale red, the Scottish Entrepreneur Catherine "Kate" Cranston at right, view of Cranston's "Tea Rooms" in the background, security feature in purple at left and reverse, two red squirrels and an excerpt from "Cupid and Venus" by Mark Alexander Boyd (PMS RB112), *uncirculated*

£300-500



15

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA000007, purple and pale red, the Scottish Entrepreneur Catherine "Kate" Cranston at right, view of Cranston's "Tea Rooms" in the background, security feature in purple at left and reverse, two red squirrels and an excerpt from "Cupid and Venus" by Mark Alexander Boyd (PMS RB112), *uncirculated*

£300-500



17

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA000009, purple and pale red, the Scottish Entrepreneur Catherine "Kate" Cranston at right, view of Cranston's "Tea Rooms" in the background, security feature in purple at left and reverse, two red squirrels and an excerpt from "Cupid and Venus" by Mark Alexander Boyd (PMS RB112), *uncirculated*

£300-500



16

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA000008, purple and pale red, the Scottish Entrepreneur Catherine "Kate" Cranston at right, view of Cranston's "Tea Rooms" in the background, security feature in purple at left and reverse, two red squirrels and an excerpt from "Cupid and Venus" by Mark Alexander Boyd (PMS RB112), *uncirculated*

£500-700



18

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA000010, purple and pale red, the Scottish Entrepreneur Catherine "Kate" Cranston at right, view of Cranston's "Tea Rooms" in the background, security feature in purple at left and reverse, two red squirrels and an excerpt from "Cupid and Venus" by Mark Alexander Boyd (PMS RB112), *uncirculated*

£300-500



19

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA000011, purple and pale red, the Scottish Entrepreneur Catherine “Kate” Cranston at right, view of Cranston’s “Tea Rooms” in the background, security feature in purple at left and reverse, two red squirrels and an excerpt from “Cupid and Venus” by Mark Alexander Boyd (PMS RB112), *uncirculated*

£300-500



21

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA000013, purple and pale red, the Scottish Entrepreneur Catherine “Kate” Cranston at right, view of Cranston’s “Tea Rooms” in the background, security feature in purple at left and reverse, two red squirrels and an excerpt from “Cupid and Venus” by Mark Alexander Boyd (PMS RB112), *uncirculated*

£250-350



20

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA000012, purple and pale red, the Scottish Entrepreneur Catherine “Kate” Cranston at right, view of Cranston’s “Tea Rooms” in the background, security feature in purple at left and reverse, two red squirrels and an excerpt from “Cupid and Venus” by Mark Alexander Boyd (PMS RB112), *uncirculated*

£250-350



22

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA000014, purple and pale red, the Scottish Entrepreneur Catherine “Kate” Cranston at right, view of Cranston’s “Tea Rooms” in the background, security feature in purple at left and reverse, two red squirrels and an excerpt from “Cupid and Venus” by Mark Alexander Boyd (PMS RB112), *uncirculated*

£250-350



23

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA000015, purple and pale red, the Scottish Entrepreneur Catherine "Kate" Cranston at right, view of Cranston's "Tea Rooms" in the background, security feature in purple at left and reverse, two red squirrels and an excerpt from "Cupid and Venus" by Mark Alexander Boyd (PMS RB112), *uncirculated*

£250-350



25

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA000017, purple and pale red, the Scottish Entrepreneur Catherine "Kate" Cranston at right, view of Cranston's "Tea Rooms" in the background, security feature in purple at left and reverse, two red squirrels and an excerpt from "Cupid and Venus" by Mark Alexander Boyd (PMS RB112), *uncirculated*

£250-350



24

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA000016, purple and pale red, the Scottish Entrepreneur Catherine "Kate" Cranston at right, view of Cranston's "Tea Rooms" in the background, security feature in purple at left and reverse, two red squirrels and an excerpt from "Cupid and Venus" by Mark Alexander Boyd (PMS RB112), *uncirculated*

£250-350



26

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA000018, purple and pale red, the Scottish Entrepreneur Catherine "Kate" Cranston at right, view of Cranston's "Tea Rooms" in the background, security feature in purple at left and reverse, two red squirrels and an excerpt from "Cupid and Venus" by Mark Alexander Boyd (PMS RB112), *uncirculated*

£450-650



27

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA000019, purple and pale red, the Scottish Entrepreneur Catherine “Kate” Cranston at right, view of Cranston’s “Tea Rooms” in the background, security feature in purple at left and reverse, two red squirrels and an excerpt from “Cupid and Venus” by Mark Alexander Boyd (PMS RB112), *uncirculated*

£250-350



29

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA000021, purple and pale red, the Scottish Entrepreneur Catherine “Kate” Cranston at right, view of Cranston’s “Tea Rooms” in the background, security feature in purple at left and reverse, two red squirrels and an excerpt from “Cupid and Venus” by Mark Alexander Boyd (PMS RB112), *uncirculated*

£250-350



28

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA000020, purple and pale red, the Scottish Entrepreneur Catherine “Kate” Cranston at right, view of Cranston’s “Tea Rooms” in the background, security feature in purple at left and reverse, two red squirrels and an excerpt from “Cupid and Venus” by Mark Alexander Boyd (PMS RB112), *uncirculated*

£250-350



30

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA000022, purple and pale red, the Scottish Entrepreneur Catherine “Kate” Cranston at right, view of Cranston’s “Tea Rooms” in the background, security feature in purple at left and reverse, two red squirrels and an excerpt from “Cupid and Venus” by Mark Alexander Boyd (PMS RB112), *uncirculated*

£220-320



31

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA000023, purple and pale red, the Scottish Entrepreneur Catherine “Kate” Cranston at right, view of Cranston’s “Tea Rooms” in the background, security feature in purple at left and reverse, two red squirrels and an excerpt from “Cupid and Venus” by Mark Alexander Boyd (PMS RB112), *uncirculated*

£220-320



32

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA000024, purple and pale red, the Scottish Entrepreneur Catherine “Kate” Cranston at right, view of Cranston’s “Tea Rooms” in the background, security feature in purple at left and reverse, two red squirrels and an excerpt from “Cupid and Venus” by Mark Alexander Boyd (PMS RB112), *uncirculated*

£220-320

33

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA000025, purple and pale red, the Scottish Entrepreneur Catherine “Kate” Cranston at right, view of Cranston’s “Tea Rooms” in the background, security feature in purple at left and reverse, two red squirrels and an excerpt from “Cupid and Venus” by Mark Alexander Boyd (PMS RB112), *uncirculated*

£220-320



34

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA000026, purple and pale red, the Scottish Entrepreneur Catherine “Kate” Cranston at right, view of Cranston’s “Tea Rooms” in the background, security feature in purple at left and reverse, two red squirrels and an excerpt from “Cupid and Venus” by Mark Alexander Boyd (PMS RB112), *uncirculated*

£220-320



35

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA000027, purple and pale red, the Scottish Entrepreneur Catherine “Kate” Cranston at right, view of Cranston’s “Tea Rooms” in the background, security feature in purple at left and reverse, two red squirrels and an excerpt from “Cupid and Venus” by Mark Alexander Boyd (PMS RB112), *uncirculated*

£220-320



36

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA000028, purple and pale red, the Scottish Entrepreneur Catherine “Kate” Cranston at right, view of Cranston’s “Tea Rooms” in the background, security feature in purple at left and reverse, two red squirrels and an excerpt from “Cupid and Venus” by Mark Alexander Boyd (PMS RB112), *uncirculated*

£220-320



37

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA000029, purple and pale red, the Scottish Entrepreneur Catherine "Kate" Cranston at right, view of Cranston's "Tea Rooms" in the background, security feature in purple at left and reverse, two red squirrels and an excerpt from "Cupid and Venus" by Mark Alexander Boyd (PMS RB112), *uncirculated*

£220-320



38

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA000030, purple and pale red, the Scottish Entrepreneur Catherine "Kate" Cranston at right, view of Cranston's "Tea Rooms" in the background, security feature in purple at left and reverse, two red squirrels and an excerpt from "Cupid and Venus" by Mark Alexander Boyd (PMS RB112), *uncirculated*

£220-320



39

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA000031, purple and pale red, the Scottish Entrepreneur Catherine "Kate" Cranston at right, view of Cranston's "Tea Rooms" in the background, security feature in purple at left and reverse, two red squirrels and an excerpt from "Cupid and Venus" by Mark Alexander Boyd (PMS RB112), *uncirculated*

£180-240



40

Royal Bank of Scotland plc, specimen sheet of (45) polymer £20, 27 May 2019, serial number AA000000, purple and pale red, the Scottish Entrepreneur Catherine “Kate” Cranston at right, view of Cranston’s “Tea Rooms” in the background, security feature in purple at left and reverse, two red squirrels and an excerpt from “Cupid and Venus” by Mark Alexander Boyd (PMS RB112), *this sheet was previously folded, and it is highly advisable to check the condition before bidding (sheet of 45 notes)*

£2,000-3,000



41

Royal Bank of Scotland plc, specimen sheet of (45) polymer £20, 27 May 2019, serial number AA000000, purple and pale red, the Scottish Entrepreneur Catherine "Kate" Cranston at right, view of Cranston's "Tea Rooms" in the background, security feature in purple at left and reverse, two red squirrels and an excerpt from "Cupid and Venus" by Mark Alexander Boyd (PMS RB112), *this sheet was previously folded, and it is highly advisable to check the condition before bidding (sheet of 45 notes)*

£2,000-3,000



42

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA000004, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£900-1,100

44

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA000006, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£600-800



43

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA000005, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£600-800

45

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA000007, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£600-800



46

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA000008, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£1,000-1,500

48

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA000010, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£600-800



47

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA000009, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£600-800

49

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA000011, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£700-900



50

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA000012, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£500-700

52

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA000014, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£500-700



51

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA000013, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£500-700

53

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA000015, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£500-700



54

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA000016, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£500-700

56

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA000018, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£700-900



55

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA000017, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£500-700

57

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA000019, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£400-500



58

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA000020, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£400-500

60

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA000022, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£400-500



59

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA000021, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£400-500

61

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA000023, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£300-400



62

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA000024, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£300-400

64

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA000026, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£300-400



63

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA000025, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£300-400

65

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA000027, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£300-400



66

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA000028, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£300-400

68

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA000030, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£300-400



67

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA000029, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£300-400

69

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA000031, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£300-400



70

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA001727, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *1727 is the year that the Royal Bank of Scotland was founded, uncirculated*

£400-500



72

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA001899, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *a school in Edinburgh named after Stevenson opened in 1899, uncirculated*

£400-500



71

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA001839, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *1839 is the year of Stevenson's birth, uncirculated*

£400-500



73

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA001905, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *1905 is the year of Stevenson's death, uncirculated*

£400-500



74

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA001954, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *1954 is the year that ospreys returned to Loch Garten, uncirculated*

£400-500



76

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA111111, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£800-1,200



75

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA002021, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *2021 is the year of the banknote's issue, uncirculated*

£400-500



77

Royal Bank of Scotland plc, polymer £50, 27 May 2020, radar serial number AA123321, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£600-800



78

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA123456, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£700-900



79

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA222222, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£400-500

80

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA270520, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *serial number is the date on the first notes printed, uncirculated*

£400-500



81
Royal Bank of Scotland plc, polymer £50, 27 May 2020, radar serial number AA321123, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£500-600



82
Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA333333, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£400-500

83
Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA444444, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£400-500



84

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA555555, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£400-500



85

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA654321, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£500-600



86

Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA666666, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£400-500



87
Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA777777, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£400-500



88
Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA888888, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£1,200-1,800

89
Royal Bank of Scotland plc, polymer £50, 27 May 2020, serial number AA999999, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *uncirculated*

£800-1,000



90

Royal Bank of Scotland plc, specimen sheet of (40) polymer £50, 27 May 2020, serial number AA000000, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *this sheet was previously folded, and it is highly advisable to check the condition before bidding (sheet of 40 notes)*

£4,000-5,000



91

Royal Bank of Scotland plc, specimen sheet of (40) polymer £50, 27 May 2020, serial number AA000000, red and pink, the Scottish education campaigner and pioneer Flora Stevenson at right, Randolph Crescent in Edinburgh where Flora Stevenson lived at centre left, reverse pair of ospreys (PMS RB113), *this sheet was previously folded, and it is highly advisable to check the condition before bidding (sheet of 40 notes)*

£4,000-5,000



92

Ulster Bank Ltd, polymer £5, 12 April 2018, serial number AA000004, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *uncirculated*

£350-450

94

Ulster Bank Ltd, polymer £5, 12 April 2018, serial number AA000006, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *uncirculated*

£200-300



93

Ulster Bank Ltd, polymer £5, 12 April 2018, serial number AA000005, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *uncirculated*

£200-300

95

Ulster Bank Ltd, polymer £5, 12 April 2018, serial number AA000007, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *uncirculated*

£200-300



96
Ulster Bank Ltd, polymer £5, 12 April 2018, serial number AA000008, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *uncirculated*

£350-450

98
Ulster Bank Ltd, polymer £5, 12 April 2018, serial number AA000010, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *uncirculated*

£200-300



97
Ulster Bank Ltd, polymer £5, 12 April 2018, serial number AA000009, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *uncirculated*

£200-300

99
Ulster Bank Ltd, polymer £5, 12 April 2018, serial number AA000011, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *uncirculated*

£250-350



100

Ulster Bank Ltd, polymer £5, 12 April 2018, serial number AA000012, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *uncirculated*

£200-300

102

Ulster Bank Ltd, polymer £5, 12 April 2018, serial number AA000014, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *uncirculated*

£200-300



101

Ulster Bank Ltd, polymer £5, 12 April 2018, serial number AA000013, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *uncirculated*

£200-300

103

Ulster Bank Ltd, polymer £5, 12 April 2018, serial number AA000015, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *uncirculated*

£200-300



104

Ulster Bank Ltd, polymer £5, 12 April 2018, serial number AA000016, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *uncirculated*

£200-300



106

Ulster Bank Ltd, polymer £5, 12 April 2018, serial number AA000018, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *uncirculated*

£300-400



105

Ulster Bank Ltd, polymer £5, 12 April 2018, serial number AA000017, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *uncirculated*

£200-300



107

Ulster Bank Ltd, polymer £5, 12 April 2018, serial number AA000019, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *uncirculated*

£200-300





108

Ulster Bank Ltd, polymer £5, 12 April 2018, serial number AA000020, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *uncirculated*

£200-300



110

Ulster Bank Ltd, polymer £5, 12 April 2018, serial number AA001727, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *1727 is the year that the Royal Bank of Scotland was founded, uncirculated*

£200-300



109

Ulster Bank Ltd, polymer £5, 12 April 2018, serial number AA000021, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *uncirculated*

£200-300



111

Ulster Bank Ltd, polymer £5, 12 April 2018, serial number AA002019, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *serial number is the year of the banknote's issue, uncirculated*

£200-300



112
Ulster Bank Ltd, polymer £5, 12 April 2018, serial number AA111111, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *uncirculated*

£500-700



114
Ulster Bank Ltd, polymer £5, 12 April 2018, radar serial number AA123321, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *uncirculated*

£300-400



113
Ulster Bank Ltd, polymer £5, 12 April 2018, serial number AA120419, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *serial number is one year after the banknote's first printing, uncirculated*

£200-300



115
Ulster Bank Ltd, polymer £5, 12 April 2018, serial number AA123456, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *uncirculated*

£400-600



116

Ulster Bank Ltd, polymer £5, 12 April 2018, serial number AA222222, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *uncirculated*

£300-400

118

Ulster Bank Ltd, polymer £5, 12 April 2018, serial number AA333333, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *uncirculated*

£300-400



117

Ulster Bank Ltd, polymer £5, 12 April 2018, radar serial number AA321123, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *uncirculated*

£200-300

119

Ulster Bank Ltd, polymer £5, 12 April 2018, serial number AA444444, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *uncirculated*

£300-400



120

Ulster Bank Ltd, polymer £5, 12 April 2018, serial number AA555555, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *uncirculated*

£300-400



121

Ulster Bank Ltd, polymer £5, 12 April 2018, serial number AA654321, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *uncirculated*

£300-400



122

Ulster Bank Ltd, polymer £5, 12 April 2018, serial number AA666666, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *uncirculated*

£300-400



123

Ulster Bank Ltd, polymer £5, 12 April 2018, serial number AA777777, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *uncirculated*

£300-400



124

Ulster Bank Ltd, polymer £5, 12 April 2018, serial number AA888888, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *uncirculated*

£600-800

125

Ulster Bank Ltd, polymer £5, 12 April 2018, serial number AA999999, blue, fuchsia flowers and a butterfly, brent geese at left, outline of Strangford Lough in transparent window, reverse depiction of sea currents and families walking along a beach (PMI UB99), *uncirculated*

£400-600



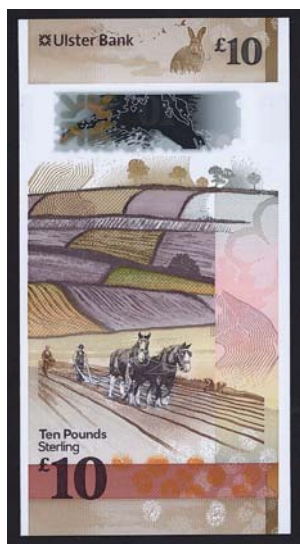
126
Ulster Bank Ltd, polymer £10, 12 April 2018, serial number AA000004, brown, guilder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *uncirculated*

£400-600



128
Ulster Bank Ltd, polymer £10, 12 April 2018, serial number AA000006, brown, guilder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *uncirculated*

£250-350



127
Ulster Bank Ltd, polymer £10, 12 April 2018, serial number AA000005, brown, guilder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *uncirculated*

£250-350



129
Ulster Bank Ltd, polymer £10, 12 April 2018, serial number AA000007, brown, guilder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *uncirculated*

£250-350



130

Ulster Bank Ltd, polymer £10, 12 April 2018, serial number AA000008, brown, guelder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *uncirculated*

£400-600



132

Ulster Bank Ltd, polymer £10, 12 April 2018, serial number AA000010, brown, guelder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *uncirculated*

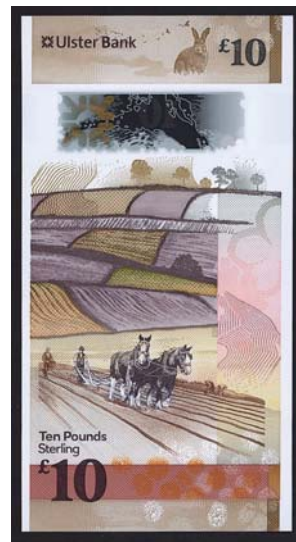
£250-350



131

Ulster Bank Ltd, polymer £10, 12 April 2018, serial number AA000009, brown, guelder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *uncirculated*

£250-350



133

Ulster Bank Ltd, polymer £10, 12 April 2018, serial number AA000011, brown, guelder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *uncirculated*

£300-400



134

Ulster Bank Ltd, polymer £10, 12 April 2018, serial number AA000012, brown, guelder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *uncirculated*

£250-350



135

Ulster Bank Ltd, polymer £10, 12 April 2018, serial number AA000013, brown, guelder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *uncirculated*

£250-350

136

Ulster Bank Ltd, polymer £10, 12 April 2018, serial number AA000014, brown, guelder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *uncirculated*

£250-350



137

Ulster Bank Ltd, polymer £10, 12 April 2018, serial number AA000015, brown, guelder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *uncirculated*

£250-350



138

Ulster Bank Ltd, polymer £10, 12 April 2018, serial number AA000016, brown, guelder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *uncirculated*

£250-350

139

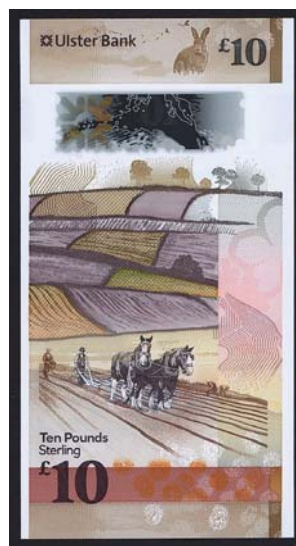
Ulster Bank Ltd, polymer £10, 12 April 2018, serial number AA000017, brown, guelder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *uncirculated*

£250-350



140
Ulster Bank Ltd, polymer £10, 12 April 2018, serial number AA000018, brown, guilder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *uncirculated*

£350-450



142
Ulster Bank Ltd, polymer £10, 12 April 2018, serial number AA000020, brown, guilder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *uncirculated*

£250-350



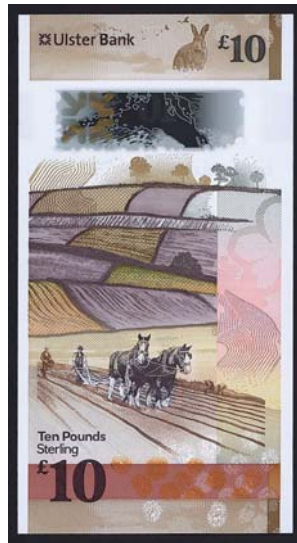
141
Ulster Bank Ltd, polymer £10, 12 April 2018, serial number AA000019, brown, guilder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *uncirculated*

£250-350



143
Ulster Bank Ltd, polymer £10, 12 April 2018, serial number AA000021, brown, guilder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *uncirculated*

£250-350



144

Ulster Bank Ltd, polymer £10, 12 April 2018, serial number AA001727, brown, guelder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *1727 is the year that the Royal Bank of Scotland was founded, uncirculated*

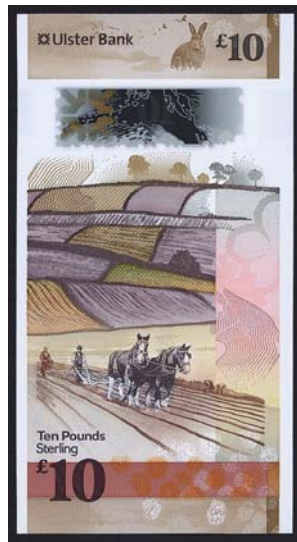
£250-350



146

Ulster Bank Ltd, polymer £10, 12 April 2018, serial number AA111111, brown, guelder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *uncirculated*

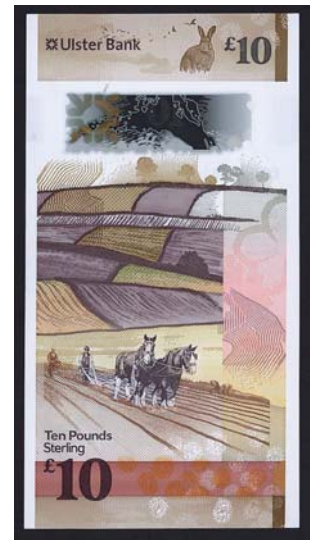
£600-800



145

Ulster Bank Ltd, polymer £10, 12 April 2018, serial number AA002019, brown, guelder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *serial number is the year of the banknote's issue, uncirculated*

£250-350



147

Ulster Bank Ltd, polymer £10, 12 April 2018, serial number AA120419, brown, guelder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *serial number is one year after the banknote's first printing, uncirculated*

£250-350



148

Ulster Bank Ltd, polymer £10, 12 April 2018, radar serial number AA123321, brown, guelder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *uncirculated*

£350-450



150

Ulster Bank Ltd, polymer £10, 12 April 2018, serial number AA222222, brown, guelder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *uncirculated*

£350-450



149

Ulster Bank Ltd, polymer £10, 12 April 2018, serial number AA123456, brown, guelder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *uncirculated*

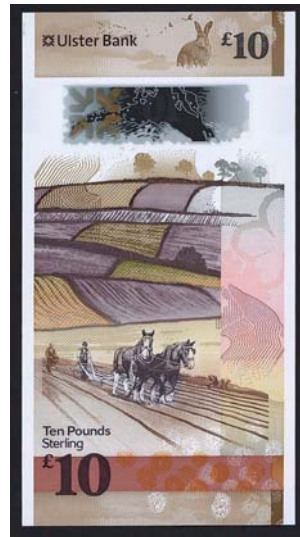
£450-650



151

Ulster Bank Ltd, polymer £10, 12 April 2018, radar serial number AA321123, brown, guelder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *uncirculated*

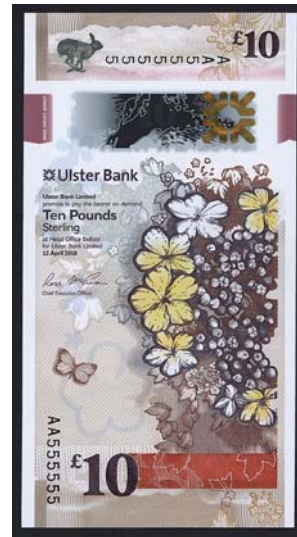
£250-350



152

Ulster Bank Ltd, polymer £10, 12 April 2018, serial number AA333333, brown, guelder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *uncirculated*

£350-450



154

Ulster Bank Ltd, polymer £10, 12 April 2018, serial number AA555555, brown, guelder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *uncirculated*

£350-450



153

Ulster Bank Ltd, polymer £10, 12 April 2018, serial number AA444444, brown, guelder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *uncirculated*

£350-450



155

Ulster Bank Ltd, polymer £10, 12 April 2018, serial number AA654321, brown, guelder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *uncirculated*

£350-450



156

Ulster Bank Ltd, polymer £10, 12 April 2018, serial number AA666666, brown, guilder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *uncirculated*

£350-450



158

Ulster Bank Ltd, polymer £10, 12 April 2018, serial number AA888888, brown, guilder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *uncirculated*

£650-850



157

Ulster Bank Ltd, polymer £10, 12 April 2018, serial number AA777777, brown, guilder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *uncirculated*

£350-450



159

Ulster Bank Ltd, polymer £10, 12 April 2018, serial number AA999999, brown, guilder-rose shrubs and a butterfly, Irish hare at left, outline of Lower Lough Erne in transparent window, reverse an Irish hare, images of fields, a horse drawn plough and farmers (PMI UB100), *uncirculated*

£450-650



160

Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA000004, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*

£450-650



162

Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA000006, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*

£300-400



161

Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA000005, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*

£300-400



163

Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA000007, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*

£300-400



164
Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA000008, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*
 £500-700



166
Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA000010, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*
 £300-400



165
Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA000009, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*
 £300-400



167
Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA000011, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*
 £300-400



168

Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA000012, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*

£250-350

170

Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA000014, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*

£250-350



169

Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA000013, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*

£250-350

171

Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA000015, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*

£250-350



172
Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA000016, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*
 £250-350



174
Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA000018, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*
 £450-650



173
Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA000017, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*
 £250-350



175
Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA000019, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*
 £250-350



176

Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA000020, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*

£250-350



178

Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA000022, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*

£250-350



177

Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA000021, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*

£250-350



179

Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA000023, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*

£220-320



180
Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA000024, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*
 £220-320



182
Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA000026, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*
 £220-320



181
Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA000025, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*
 £220-320



183
Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA000027, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*
 £220-320



184

Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA000028, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*

£220-320



186

Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA000030, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*

£220-320



185

Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA000029, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*

£220-320



187

Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA000031, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*

£180-240



188

Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA001727, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *1727 is the year that the Royal Bank of Scotland was founded, uncirculated*

£300-400



190

Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA111111, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*

£700-900



189

Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA002019, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *serial number is the year of the first notes printed, uncirculated*

£300-400



191

Ulster Bank Ltd, polymer £20, 22 February 2019, radar serial number AA123321, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*

£300-400



192

Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA123456, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*
£500-700



194

Ulster Bank Ltd, polymer £20, 22 February 2019, radar serial number AA321123, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*
£300-400



193

Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA222222, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*
£350-450



195

Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA333333, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*
£400-500



196

Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA444444, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*
£400-500



197

Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA555555, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*
£400-500



198

Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA654321, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*
£400-500



199

Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA666666, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*

£400-500



200

Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA777777, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*

£400-500

201

Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA888888, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*

£900-1,100



202

Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA999999, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *uncirculated*

£500-700



203

Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA22022019, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *8 digit serial number is the date of the first notes printed, uncirculated*

£400-500

204

Ulster Bank Ltd, polymer £20, 22 February 2019, serial number AA01032021, purple and pink, hawthorne flowers and a butterfly at centre, outline of Lough Neagh in transparent security window, eels at left, reverse, images of Derry/Londonderry's world-famous Halloween celebrations, street entertainers and their audience, tiles and brickwork inspired by Northern Ireland's red-brick tenement buildings, patterns and ornate decoration found on and in famous public buildings (PMI UB101), *8 digit serial number is the date of next Ulster Bank £20 issue, uncirculated*

£400-500



205

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA000004, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£900-1,100



207

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA000006, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£600-800



206

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA000005, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£600-800



208

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA000007, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£600-800



209

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA000008, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£1,000-1,500



211

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA000010, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£600-800



210

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA000009, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£600-800
WWW.SPINK.COM



212

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA000011, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£700-900



213

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA000012, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£500-700



215

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA000014, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£500-700



214

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA000013, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£500-700



216

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA000015, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£500-700



217

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA000016, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£500-700



219

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA000018, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

700-900



218

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA000017, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£500-700



220

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA000019, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£400-500



221

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA000020, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£400-500



223

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA000022, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£400-500



222

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA000021, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£400-500



224

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA000023, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£300-400



225

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA000024, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£300-400



227

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA000026, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£300-400



226

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA000025, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£300-400



228

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA000027, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£300-400



229

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA000028, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£300-400



231

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA000030, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£300-400



230

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA000029, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£300-400



232

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA000031, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£300-400



233

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA001836, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), 1836 is the year that Ulster Bank was founded, *uncirculated*

£400-500



235

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA001899, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£400-500



234

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA001839, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£400-500



236

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA001905, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£400-500



237

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA001954, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£400-500



239

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA111111, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£800-1,200



238

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA002022, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *serial number is the year of the banknote's issue, uncirculated*

£400-500



240

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, radar serial number AA123321, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£600-800



241

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA123456, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£700-900



243

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, radar serial number AA321123, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£500-600



242

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA222222, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£400-500



244

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA333333, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£400-500



245

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA444444, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£400-500



247

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA654321, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£500-600



246

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA555555, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£400-500



248

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA666666, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£400-500



249

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA777777, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£400-500



250

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA888888, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£1,200-1,800



251

National Westminster Bank (Trading As Ulster Bank), polymer £50, 1 March 2021, serial number AA999999, pink and red, gorse flowers and a cryptic wood white butterfly, a pine martin and the treeline of the Crom Estate at left, outline of Lough Foyle containing a smaller holographic foil in the shape of Lough Foyle in transparent security window, Mew Island optic micro pattern, damask patterns, reverse images of life science, creative industries, and aviation, the 'Millie' at her loom, punch cards to binary and the thread of industry, pulsar signature CP 1919, digital/industrial networks, Armagh limestone (PMI UB103), *uncirculated*

£800-1,000



252
Bank of England, pair of 10 shillings, 1919, 1927,
(EPM T26, T33), *fair to very fine* (2 notes)

£50-80



253
Bank of England, a group of 1 pounds, 1940, (EPM
B249), *very fine* (9 notes)

£60-90





254
Bank of England, group
of 10 shillings, 1940,
(EPM B251), *good to very
fine (9 notes)*

£40-60



255

Bank of England, group of
1 pound, 1948, includes
consecutive serial numbers
W87A 814595-6, X15A
910664-5 (EPM B260),
very fine (7 notes)

£50-80





256

Bank of England, group of 10 shillings & 1 pound,
1950, (EPM B266, B268), *very fine to fine* (6 notes)

£40-80



257

Bank of England, group of 10 shillings and 1 pound, 1950-1960, (EPM B266,
B271, B281, B268), *fine to very fine* (12 notes)

£50-80



258
Bank of England, group of 1 & 5 pounds, 1963,
(EPM B288, B292, B297), very fine to extremely fine
(9 notes)
£100-150



259
Bank of England, group of 1 & 5 pounds, 1963,
(EPM B288, B292, B297), very fine to extremely fine
(9 notes)
£100-150



260

Bank of England, group of 5 & 10 pounds, 1963-1964, (EPM B297, B299), *very fine to extremely fine* (4 notes)

£60-80



261

Bank of England, group of 1, 5 & 10 pounds, 1967, (EPM B301, B305, B307, B315, B316), *very fine to about uncirculated* (6 notes)

£80-100

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 & JOE SAMPLE, 4
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79



262

Bank of England, singular and consecutive groups of 10 shillings, 1967, (EPM B310), *uncirculated* (19 notes)

£60-90



263

Bank of England, group of 1 & 5 pounds, 1968 - 1971, (EPM B320, B322, B324), *fine to extremely fine* (13 notes)

£80-120



264

Bank of England, group of 10 pounds, 1971, including consecutive serial numbers B46 199847-8 (EPM B326, B327), *good fine to very fine* (5 notes)

£60-80



265

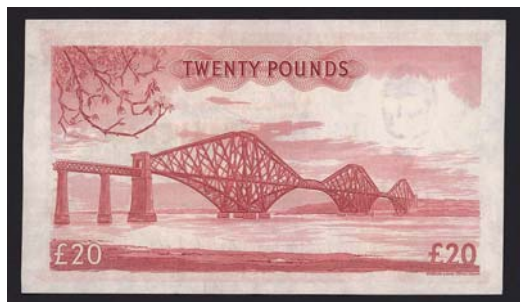
Commercial Bank of Scotland limited, group of 5 pounds, 1953-55, purple and pale green, Lord Cockburn top centre, allegorical maiden at left and right, medallic female head at low left (PMS CO67a, CO67b), *very fine to extremely fine* (3 notes)

£100-150

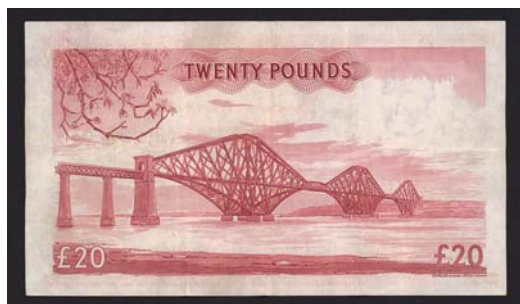
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266
National Bank of Scotland, £20, 1 November 1957, serial number A020-208, red and mauve, arms low right, Alexander signature (PMS NA69, Pick 263a, Banknote Yearbook SC631), *very fine to extremely fine*
£80-120



267
National Bank of Scotland Limited, £20, 1 November 1957, serial number A029-641, red and mauve, arms low right, Alexander signature (PMS NA69, Pick 263a, Banknote Yearbook SC631), *very fine*
£75-100



268
National Commercial Bank of Scotland limited, pair of 5 pounds, 1959, (PMS NC2), *very fine to extremely fine* (2 notes)

£40-60



269
National Commercial Bank of Scotland Limited, £100, 16 September 1959, serial number A004154, purple, arms low right, Alexander signature (PMS NC5, Pick 268, Banknote Yearbook SC641), *very fine, annotation on reverse*

£750-950



270

National Commercial Bank of Scotland Limited,
£100, 16 September 1959, serial number A019040,
purple, arms low right, Alexander signature (PMS
NC5, Pick 268, Banknote Yearbook SC641), *very fine*
£800-1,000

272

National Commercial Bank of Scotland Limited,
£100, 16 September 1959, serial number A011888,
purple, arms low right, Alexander signature (PMS
NC5, Pick 268, Banknote Yearbook SC641), *very fine*
£800-1,000



271

National Commercial Bank of Scotland Limited,
£100, 16 September 1959, serial number A019063,
purple, arms low right, Alexander signature (PMS
NC5, Pick 268, Banknote Yearbook SC641), *very fine*
£800-1,000

273

National Commercial Bank of Scotland Limited,
£100, 16 September 1959, serial number A012588,
purple, arms low right, Alexander signature (PMS
NC5, Pick 268, Banknote Yearbook SC641), *very fine*
£800-1,000



274
Royal Bank of Scotland, group of 1 pounds, 1964,
(PMS RB56a, BB56b), *good very fine to extremely fine*
(8 notes)

£50-100



275
The Royal Bank of Scotland, group of 5 pounds,
1965, (PMS RB59b), *extremely fine* (6 notes)

£80-120



276
The Royal Bank of Scotland, group of 5 pounds,
1966-1967, (PMS RB64), *extremely fine* (3 notes)
£75-100



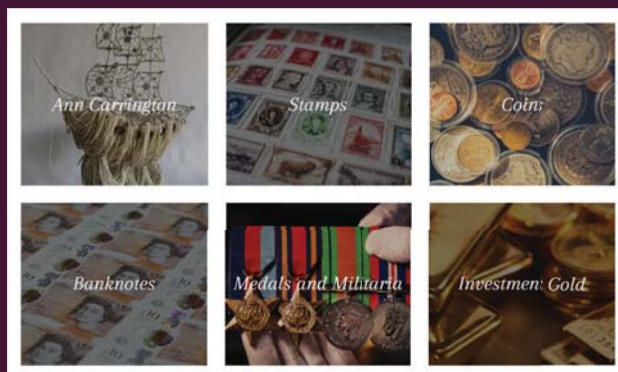
277
Ulster Bank Limited, Northern Ireland, 2
consecutive groups of 5 pounds, 2006, George Best,
(PMI UB95), *about uncirculated* (10 notes)
£75-100

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278
 Ulster Bank Limited, Northern Ireland, 2
 consecutive groups of 5 pounds, 2006, George Best,
 (PMI UB95), *about uncirculated* (20 notes)
 £150-200

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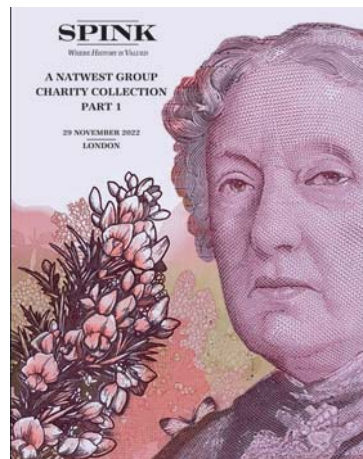
LONDON
1666

69 Southampton Row, Bloomsbury,
London WC1B 4ET

tel: +44 (0)20 7563 4103/4104

fax: +44 (0)20 7563 4037

email: auctionteam@spink.com



NAME _____

ADDRESS _____

POSTCODE _____

WRITTEN BIDS FORM

This form should be sent or faxed to the Spink auction office in advance of the sale. References for new clients should be supplied in good time to be taken up before the sale. Bids received later than one hour before the start of the sale may not be processed.

YOU CAN ALSO BID IN REAL TIME ON SPINK LIVE.
PLEASE DOWNLOAD SPINK LIVE APP FROM THE
APP STORE OR VISIT WWW.SPINK.COM,
REGISTER AND LOG INTO THE SALE.

SALE TITLE

**A NatWest Group Charity Collection
– Part 1**

DATE

**Tuesday 29 November 2022
at 12.00 p.m.**

CODE NAME

FLORA

SALE NO.

22222

I request Spink, without legal obligations of any kind on its part, to bid on the following Lots up to the price given below. I understand that if my bid is successful the Purchase Price will be the sum of the final bid and Buyer's Premium as a percentage of the final bid, any VAT chargeable, also postage charge and a fee for paying by card. The Rate of Buyer's Premium is 20% of the final hammer price of each lot. I understand Spink will pursue me for payment for any successful bid. In addition, I understand and consent that Spink may share my personal details relating to the default with other auction houses and live bidding platforms to protect themselves from such defaults.

All bids shall be treated as offers made on the Terms and Conditions for Buyers printed in the catalogue. I also understand that Spink provides the service of executing bids on behalf of clients for the convenience of clients and that Spink will not be held responsible for failing to execute bids. If identical commission bids are received for the same Lot, the commission bid received first by Spink will take precedence. Please note that you will not be notified if there are higher written bids received.

PLEASE PRINT CLEARLY IN BLOCK LETTERS AND ENSURE THAT BIDS ARE IN STERLING

Lot Number (in numerical order)	Price Bid £ (excluding Buyer's Premium)

Lot Number (in numerical order)	Price Bid £ (excluding Buyer's Premium)

Lot Number (in numerical order)	Price Bid £ (excluding Buyer's Premium)

☐ Please hold my purchased lots for collection

TEL. HOME _____ TEL. OFFICE _____

FAX _____ E-MAIL _____

SIGNATURE _____ VAT NUMBER _____

☐ I agree to receive notifications about Spink auctions, news and events via email and direct mail

☐ I agree to receive marketing notifications related only to the following categories (please select as appropriate)

**Autographs / Banknotes / Bonds & Shares / Books / Coins / Comics / Handbags / Jewellery / Maps / Medals / Stamps / Watches /
Whiskies & Spirits / Wine / Corporate News & Events**

We will use the personal information you provide to us as set out in our privacy notice available at www.spink.com/privacy-policy

Continued ...



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ABOUT CONSIGNING YOUR MATERIAL**

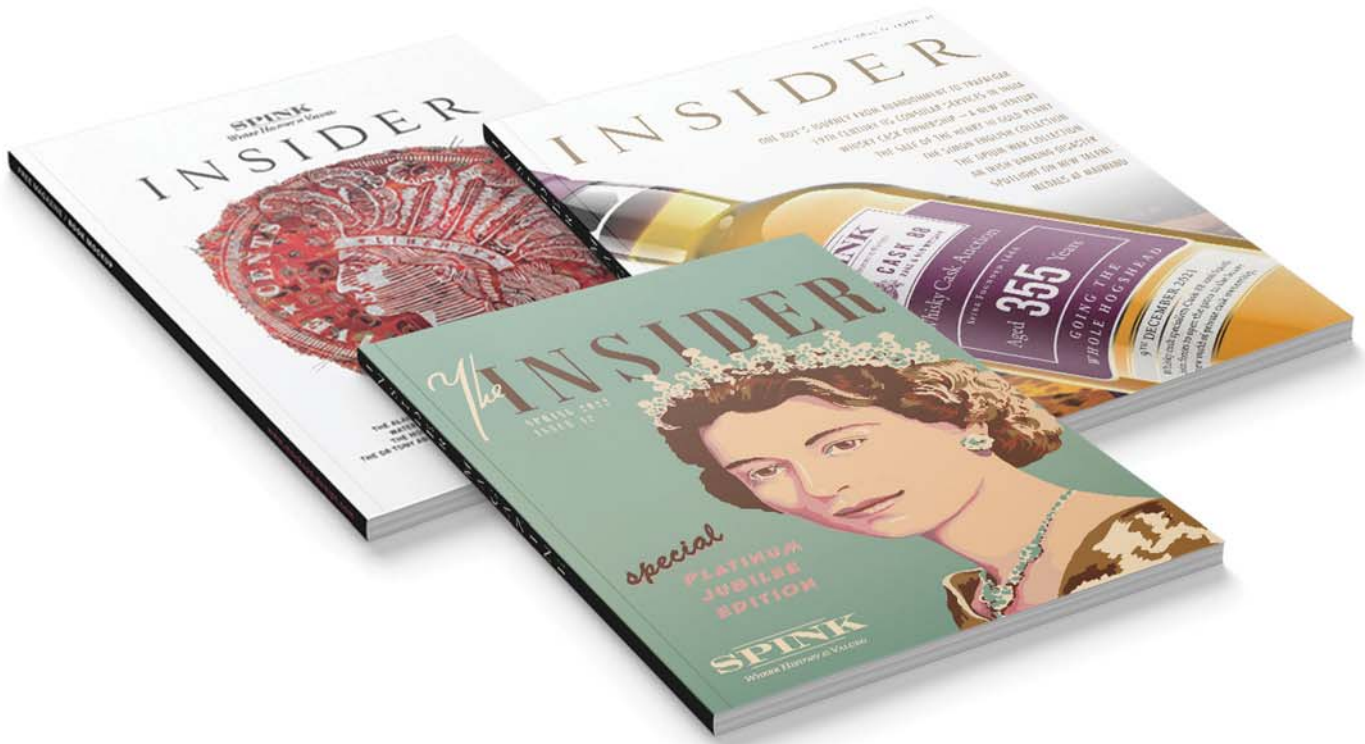
Email: concierge@spink.com

69 Southampton Row
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London

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These conditions set out the terms on which we (**Spink and Son Limited** of 69 Southampton Row, Bloomsbury London WC1B 4ET (company no. 04369748)) contract with you (**Buyer**) either as agent on behalf of the Seller or as principal if we are the Seller. You should read these conditions carefully.

1 DEFINITIONS

The following definitions apply in these conditions:

Margin Scheme and Auctioneers' Scheme Blockchain	means VAT schemes as defined by HM Revenue & Customs;
Buyer's Premium	refers to an internet technology operated by various providers in which a digital ledger of records and transactions is distributed across the entire peer-to-peer network of computer systems using the providers service for the purpose of validation and resilience without a single point of failure commonly known as a "Blockchain";
Catalogue	means the charge payable by you as a percentage of the Hammer Price, at the rates set out in clause 5.1 below;
Certificate of Authenticity	refers to images and descriptions and all associated information about Lots in the sale whether in printed form or online only form;
Digital Wallet	means a certificate issued by an Expert Committee confirming the authenticity of a Lot;
Expert Committee	means a software-based system that allows users to receive, store, manage, trade and transfer digital assets. It is a requirement for a buyer of Lots identified as containing an NFT to own, have access and control a Digital Wallet capable of receiving transfers of digital assets utilising the Binance Smart Chain (BSC);
Forgery	means a committee of experts to whom a Lot may be sent for an extension in accordance with section 3.4;
Hammer Price	means a Lot constituting an imitation originally conceived and executed as a whole with a fraudulent intention to deceive as to authorship, origin, age, period, culture or source where the correct description as to such matters is not reflected by the description in the catalogue and which at the date of the auction had a value materially less than it would have had if it had been in accordance with the description in the catalogue. Accordingly, no Lot shall be capable of being a Forgery by reason of any damage and/or restoration work of any kind (including re-enamelling);
Lot	means the amount of the highest bid accepted by the auctioneer in relation to a Lot;
NFT	means any item deposited with us for sale at auction and, in particular, the item or items described against any Lot number in any catalogue;
Reserve	means a non-fungible token, which is a unique digital code or certificate associated with a digital asset located on a Blockchain;
Seller	the amount below which we agree with the Seller that the Lot cannot be sold;
Spink Group	means the owner of the Lot being sold by us;
Timed Auction	Spink and Son Limited, our subsidiaries and associated companies.
VAT	is an online only auction or e-Auction, which opens and closes on separate specified dates. After the first Lot closes the subsequent Lots will close in set intervals;
VAT Symbols	value added tax chargeable under VAT and any similar replacement or additional tax; and
	means the symbols detailing the VAT status of the Lot details of which are set out at the back of the catalogue.

2 SPINK'S ROLE AS AGENT

- 2.1 All sales undertaken by us either at auction or privately are undertaken either as agent on behalf of the Seller or from time to time, as principal if we are the owner of the Lot. Please note that even if we are acting as agent on behalf of the Seller rather than as principal, we may have a financial interest in the Lot.
- 2.2 The contract for the sale of the Lot will be between you and the Seller.
- 2.3 The Seller's sale of the Lot to you is subject to any terms and conditions, disclaimers or exclusions included with any promotional material or catalogue descriptions for the Lot, or otherwise notified to you by the Seller or us on their behalf.
- 3.2.4 Other than as set out in clause 5.13, and in the absence of fraud, neither the Seller nor we, nor any of our employees or agents, are responsible for the correctness of any statement as to the authorship, origin, date, age, attribution, genuineness or provenance of any Lot nor for any other errors of description or for any faults or defects in any Lot. Every person interested should exercise and rely on his own judgment as to such matters.

3 BEFORE THE SALE

- 3.1 **Examination of goods**
You are strongly advised to examine personally any goods in which you are interested, before the auction takes place. Condition reports are usually available on request. We provide no guarantee to you other than in relation to Forgeries, as set out in clause 5.13 of these Terms and Conditions.
- 3.2 **Catalogue illustrations and descriptions**
 - 3.2.1 Catalogue and web illustrations are for guidance only, and should not be relied on by you either to determine the tone, colour or physical condition of any item. No Lot shall be rejected on the grounds of inaccurate reproduction. No Lot illustrated in the catalogue or online shall be rejected on the grounds of cancellation, centring, margins, perforation or other characteristics apparent from the illustration. Estimates of the selling price should not be relied on as a statement that this price is either the price at which the Lot will sell or its value for any other purpose.
 - 3.2.2 All statements made by us as to items sold, whether in our catalogue description, in our condition reports, or during the course of the auction or otherwise, are statements of opinion only and are not and shall not be taken to be statements or representations of fact. We never knowingly offer, exhibit or advertise counterfeits, copies, restrikes or reproductions without them being clearly described as, and in no way knowingly represent such items as being the genuine article. Spink reserve the right in forming their opinion to consult and rely upon any expert or authority considered by them to be reliable. Coins and banknotes are graded to accepted UK standards to the best ability of our specialists. You acknowledge that the grading of coins and banknotes is subjective and may vary from specialist to specialist, as the process is by nature an art and not a science. For this reason, we do not automatically accept and are not bound by the opinions of third party grading services for any purposes including before and after the sale of a Lot. Except in the case of manifest error, should there be any conflict between our opinion or condition report, and a third party opinion or condition report, our opinion or condition report shall take precedent.
 - 3.2.3 Many items are of an age or nature which precludes their being in perfect condition and some descriptions in the catalogue or given by way of condition report make reference to damage and/or restoration. We provide this information for guidance only and the absence of such a reference does not imply that an item is free from defects or restoration nor does a reference to particular defects imply the absence of any others.
 - 3.2.5 Lots identified with an NFT symbol or wording to that effect are subject to all clauses of this section 3. There are many risks associated with buying, owning, using, storing and transferring an NFT, including but not limited to the following risks (which you accept) of: cyber-attacks, phishing, hacking, brute forcing, mining attacks, malware, viruses, loss or corruption of data, changes of protocols, changes and obsolescence of technology, technical incompatibility, forgotten passwords, lost private keys or the NFT or the digital asset related to it otherwise becoming inaccessible or deleted, incorrectly programmed or constructed NFTs, errors or malfunctions affecting the proper functioning or content of Digital Wallets, or affecting the record on the Blockchain, or the accessibility of the digital asset, and other technical errors and malfunctions, as well as financial risks and uncertainties as to the future value and marketability of NFTs, price volatility, taxation and regulatory requirements in relation to NFTs, and/or of the digital asset to which the NFT relates, and/or of associated Digital Wallets and Blockchain transactions in any relevant jurisdiction, third-party service providers or hosts going out of business or otherwise ceasing to provide the services on which the storage, use and transfer of the NFT depends, or such services being disrupted, NFTs being wrongfully attributed to an incorrect online digital wallet or wrongfully minted in breach of third-party rights, artists making and distributing additional copies of the digital asset or artwork to which the NFT relates, and artists assigning intellectual property rights in the digital asset or artwork to which the NFT relates to third parties. All of these and other risks may
 - (i) have a materially adverse effect on your enjoyment and the value of the NFT; and
 - (ii) lead you to lose the NFT, data and transaction records associated with the NFT, your ability to exercise the rights granted, or the Price you have paid for the NFT. You should also consider the implications of your personal data associated with buying an NFT being stored on a publicly accessible Blockchain.
 - 3.2.6 We do not independently review or verify NFT identification, including but not limited to any metadata associated with the NFT, details of the Blockchain on which the NFT is located, processes governing how the NFT can be accessed and therefore make no representations and give no warranties:
 - (i) that such information is complete and accurate;
 - (ii) as to the authorship, attribution, authenticity, origin, date, age, period, provenance, source, material, condition, value, marketability, or any other characteristics of the Lot;
 - (iii) as to the technical details, security, accessibility, usability, transferability, integrity, or any other technical characteristics of the NFT, the digital asset to which the NFT relates, or the Blockchain on which it is located;
 - (iv) as to the terms of the Smart Contract governing the NFT if the NFT is subject to a Smart Contract, including as to the scope of the rights granted and/or of any obligations or restrictions associated with the NFT, such as any obligation to make additional Smart Contract

Payments, including any resale royalty, commission or fee on the sale or transfer of the NFT, or the amount of any such payment, or restrictions on future transfers of the NFT, or as to its lifespan or expiry; and
(v) as to any other characteristics of and risks associated with and/or inherent to NFT's, the digital assets to which they relate, or Blockchain transactions, and our description of any Lot, and any statements and opinions expressed by us, shall not be construed or relied upon as such.

3.2.7 Transfer of ownership of a Lot identified as containing NFT does not generally mean that you acquire any intellectual property rights to reproduce or exploit the image(s) corresponding to the digital asset or physical item(s) contained within the Lot, unless expressly stated in the description and followed by a copyright assignment to the buyer of the Lot, providing the full amount due has been paid by the buyer. Any assignment of copyright which is associated with a Lot containing an NFT shall only become unconditional and effective upon the transfer of the NFT from us to the Buyer. Transfer of the NFT from us to the Buyer shall only be initiated once the Buyer has confirmed receipt of the Physical Items and Digital Items included in any Lot containing an NFT.

3.3 Your Responsibility

You are responsible for satisfying yourself as to the condition of the goods and the matters referred to in the catalogue description.

3.4 Extensions sought at time of sale – Stamps, Covers and other philatelic items (collectively "Philatelic Item(s)")

3.4.1 If you wish to obtain an expert opinion or Certificate of Authenticity on Philatelic Items in any Lot (other than a mixed Lot or Lot containing undescribed Philatelic Items) you must notify us in writing **not less than forty-eight hours** before the time fixed for the commencement of the first session of the sale.

3.4.2 At the time of making the request you shall provide the reasons why such an opinion or certificate is required by you and specify the identity of your proposed expert which will be subject to agreement by us.

3.4.3 We reserve the right, at our discretion, to refuse a request for an expert opinion or Certificate of Authenticity including (without limitation):

3.4.3.1 where the proposed expert is not known to us; or

3.4.3.2 where the request is made based solely on account of condition where an existing opinion or Certificate of Authenticity to which the Philatelic Item(s) is to be sold by us in relation to cites other faults or defects not included in the catalogue description. You acknowledge that any Philatelic Item(s) accompanied by a Certificate of Authenticity is sold on the basis of that Certificate only and not on the basis of any other description or warranty as to authenticity; or

3.4.3.3 where there is already a recognised certificate relating to the item that was issued less than 5 years ago from the date of the request; or

3.4.3.4 where we will submit the Lot to the Expert Committee.

3.4.4 You acknowledge and accept that the length of time taken by an Expert Committee to reach an opinion will vary depending on the circumstances and in any event is beyond our control.

3.4.5 If you receive any correspondence from the Expert Committee in relation to the Lot, including but not limited to a Certificate of Authenticity, you must provide us with copies of such correspondence no later than 7 days after you receive such correspondence.

3.4.6 You acknowledge that, notwithstanding that a certificate or opinion has been sought under this clause 3.4, you shall pay for the Philatelic Item(s) on receipt of the invoice from us in accordance with the applicable payment provisions set out in these Terms and Conditions, and such money shall be held by us until the certificate or opinion has been issued.

3.4.7 Upon a certificate or opinion being issued by the Expert Committee that does not indicate any material fault in the Philatelic Item(s) that would allow you to return the item, we shall pay to the Seller the relevant proceeds of sale and deliver to you the Philatelic Item(s) once received back from the Expert Committee.

3.4.8 Upon a certificate or opinion being issued by the Expert Committee that does indicate a material fault in the Philatelic Item(s) that would allow you to return the item, we shall refund to you the money paid by you for the Philatelic Item(s) and shall return the Philatelic Item(s) to the Seller.

4 AT THE SALE

4.1 Refusal of admission

Our sales usually take place on our own premises or premises over which we have control for the sale, and we have the right, exercisable at our complete discretion, to refuse admission to the premises or attendance at an auction. You will only be eligible to bid on Lots which include NFT(s) if you have a valid online Digital Wallet in your name and under your control.

4.2 Registration before bidding

All bidders must be registered either by completing a registration form or creating an account online. Please be aware that we usually require buyers to present identification before making a bid at auction, undergo a credit check or provide a trade reference.

If you have not bid successfully with Spink in the past, or you are registering with us for the first time, we reserve the right to require a

deposit of up to 50% of the amount you intend to spend. Such deposit will be deducted from your invoice should you be successful. If you are unsuccessful at auction, your deposit will be returned by the same means it was paid to Spink.

Some Lots may be designated, prior to the auction, as "Premium Lots", which means a deposit may be required before placing a bid on the item for sale. Information will be posted on our website in such an event.

4.3 Bidding as Principal

When making a bid (whether such bids are made in person or by way of telephone bids operated by Spink, commission or online or email bids), you will be deemed to be acting as principal and will be accepting personal liability, unless it has been agreed in writing, at the time of registration, that you are acting as agent on behalf of a third party buyer acceptable to us.

4.4 Commission Bids

4.4.1 If you give us instructions to bid on your behalf, by using the form provided in our catalogues or via our website, we shall use reasonable endeavours to do so, provided these instructions are received not later than 24 hours before the auction. If we receive commission bids on a particular Lot for identical amounts, and at auction these bids are the highest bids for the Lot, it will be sold to the person whose bid was received first. Commission bids are undertaken subject to other commitments at the time of the sale, and the conduct of the auction may be such that we are unable to bid as requested. Since this is undertaken as a free service to prospective buyers on the terms stated, we cannot accept liability for failure to make a commission bid. You should therefore always attend personally if you wish to be certain of bidding.

4.4.2 Lots offered by timed auction are available for sale online only. At any time before the closing time you can place a bid equal to a minimum bid or a higher bid. You could also place your maximum bid and we will bid on your behalf increasing the price in increments to keep you in the lead up to your maximum bid. Placed bids cannot be cancelled or decreased.

4.5 On-line Bidding

We offer internet services as a convenience to our clients. We will not be responsible for errors or failures to execute bids placed on the internet, including, without limitation, errors or failures caused by (i) a loss of internet connection by either party for whatever reason; (ii) a breakdown or problems with the online bidding software and/or (iii) a breakdown or problems with your internet connection, computer or system. Execution of on-line internet bids on www.spink.com and Spink Live is a free service undertaken subject to other commitments at the time of the auction and we do not accept liability for failing to execute an online internet bid or for errors or omissions in connection with this activity.

4.6 Telephone Bids

If you make arrangements with us not less than 24 hours before the sale, we shall use reasonable endeavours to contact you to enable you to participate in bidding by telephone, but in no circumstances will we be liable to either the Seller or you as a result of failure to do so.

4.7 Currency Converter

At some auctions, a currency converter will be operated, based on the one month forward rates of exchange quoted to us by Barclays Bank Plc or any other appropriate rate determined by us, at opening on the date of the auction. Bidding will take place in a currency determined by us, which is usually sterling for auctions held in London. The currency converter is not always reliable, and errors may occur beyond our control either in the accuracy of the Lot number displayed on the converter, or the foreign currency equivalent of sterling bids. We shall not be liable to you for any loss suffered as a result of you following the currency converter.

4.8 Video images

At some auctions there will be a video screen. Mistakes may occur in its operation, and we cannot be liable to you regarding either the correspondence of the image to the Lot being sold or the quality of the image as a reproduction of the original.

4.9 Bidding Increments

Bidding generally opens below the low estimate and advances in the following order although the auctioneer may vary the bidding increments during the course of the auction. The normal bidding increments are:

Up to £100	by £5
£100 to £300	by £10
£300 to £600	£320-£350-£380-£400 etc.
£600 to £1,000	by £50
£1,000 to £3,000	by £100
£3,000 to £6,000	£3,200-£3,500-£3,800-£4,000 etc.
£6,000 to £10,000	by £500
£10,000 to £20,000	by £1,000
£20,000 and up	Auctioneer's discretion

4.10 Bidding by Spink

4.10.1 We reserve the right to bid on Lots on the Seller's behalf up to the amount of the Reserve (if any), which will never be above the low estimate printed in the auction catalogue.

4.10.2 The Spink Group reserves the right to bid on and purchase Lots as principal.

4.10.3 Lots with this symbol (☹) indicate that a party has provided Spink with an irrevocable bid on the Lot that will be executed during the sale at a value that ensures that the Lot will sell. The irrevocable bidder, who may bid in excess of the irrevocable bid, will be compensated based on his bid in the event he or she is not the successful bidder or may receive a fixed fee in the event he or she is the successful bidder.

If the irrevocable bidder is the successful bidder, the fixed fee for providing the irrevocable bid may be netted against the irrevocable bidder's obligation to pay the full purchase price for the Lot. If the irrevocable bid is not secured until after the printing of the auction catalogue, a pre-sale announcement will be made indicating that there is an irrevocable bid on the Lot.

If you are interested in placing an irrevocable bid in an auction, please contact us at chairmanoffice@spink.com. Typically, only some of the Lots with an estimate, which must exceed £100,000 or equivalent in other currencies are open to irrevocable bids.

4.11 The Auctioneer's Discretion

The auctioneer has the right at his absolute discretion to refuse any bid to advance the bidding in such manner as he may decide to withdraw or divide any Lot, to combine any two or more Lots and, in the case of error or dispute, to put an item up for bidding again.

4.12 Successful Bid

4.12.1 Subject to the auctioneer's discretion, the striking of his hammer marks the acceptance of the highest bid, provided always that such bid is higher than the Reserve (where applicable), and the conclusion of a contract for sale between you and the Seller.

4.12.2 The highest bid at the closing time of the timed auction will be the successful bid and the price will be the hammer price and this will be a conclusion of a contract for sale between you and the Seller. All lots sold in the timed auction are subject to charges per section 5 and all clauses of these terms and conditions.

4.13 After Sale Arrangements

If you enter into any private sale agreements for any Lot with the Seller within 60 days of the auction, we, as exclusive agents of the Seller reserve the right to charge you the applicable Buyer's Premium in accordance with these Terms and Conditions, and the Seller a commission in accordance with the terms of the Seller's agreement.

4.14 Return of Lot and cancellation of sale

4.14.1 Once your bid has been accepted for a Lot then you are liable to pay for that Lot in accordance with these Terms and Conditions. If there are any problems with a Lot then you must notify us within 7 days of receipt of the Lot, specifying the nature of the problem. Please note that an auction sale is not an approval sale. Lots examined by you (or your representative) prior to the sale, Lots for which we have provided condition reports and Lots purchased by floor bidders (including bidders executing commission bids on behalf of other parties) may not be returned and a cancellation of the sale and refund sought except in the case of Forgery in accordance with clause 5.13 below. We may then request that the Lot is returned to us for inspection. Save as set out in clause 5.13, the cancellation of the sale of any Lot and the refund of the corresponding purchase price is entirely at our sole discretion. We will not exercise that discretion if the Lot is not received by us in the same condition that it was in at the auction date (for the avoidance of doubt including but not limited to any item which has undergone any cleaning, restorative, conservation work, re-perforating, pressing, re-gumming or having been taken out of the third party holder after the item has been sold to you shall not be considered as being returned in the same condition as the auction date).

4.14.2 No Lot may be returned on account of condition if the condition was stated by a third party grading company (including, but not limited to PCGS, NGC, ANACS, ICG, PMG, WBG, Legacy Currency Grading) and which conflicts with our condition report or statement of opinion. As stated above at clause 3.2.2, except in the case of manifest error, our condition report and/or opinion stated at the time of the sale shall take precedence over any condition report or third party obtained by you from a third party.

4.14.3 No Lot identified as containing any NFT may be returned or is eligible for any refund once the NFT has been transferred to the Digital Wallet instructed by the Buyer. No warranty stated in clause 5.13.1 is given for such Lot.

4.14.4 In the event that a buyer, following a sale, submits any Philatelic Item(s) (including being part of a Lot) for expertising without our knowledge and no extension has been requested or agreed, then in the event that the certificate indicates any material fault in the Philatelic Item(s) not described by us, we shall have sole discretion as to whether or not any refund (whether in part or in full) is made to the buyer. No refunds will be considered in the event that any submissions are made to us later than 6 (six) years from the date of sale.

5 AFTER THE AUCTION

5.1 Buyer's Premium and other charges

In addition to the Hammer Price, you must pay us the Buyer's Premium at a rate of 20% of the final Hammer price of each Lot, postage charge and a fee for paying by card. Any Lot identified as containing an NFT is subject to the Buyer's Premium at a rate of 25% of the final Hammer Price, postage charge and in certain situations a fee for paying by card.

5.2 Value Added Tax

Other than in respect of Zero-rated Lots (o) VAT is chargeable on the Hammer price and the Buyer's premium of daggered (†) and (Ω) Lots at the standard rate (currently 20%), and on Lots marked (x) at the reduced rate (currently 5% on the Hammer price and 20% on the Buyer's premium). VAT on Margin scheme Lots (identified by the absence of any VAT symbol next to the Lot number) is payable at 20% on the Buyer's premium only.

5.3 VAT Refunds – Buyers from outside the UK

5.3.1 As we remain liable to account for VAT on all Lots unless they have been exported outside the UK within 3 months of the date of sale, you will be asked to deposit all amounts of VAT invoiced. However, if a

Spink nominated shipper is instructed, then any refundable VAT will not be collected. In all other cases refunds due will be made when valid proof of export is provided. For avoidance of doubt, please note refunds cannot be made to private Buyers, when Lots are bought for private use, if exported by the Buyer.

5.3.2 If you are registered as a collectibles business outside the UK and the Lots are invoiced to this business, are not for private use, if you export the Lots outside the UK yourself or appoint your own agent you must obtain shipping documents from the Shipping Department for which a charge of £50 will be made.

5.3.3 Where required, we can advise you on how to export Lots as a specific form of export evidence is required. Where we advise you on the export of the Lots, please be aware that the ultimate responsibility in respect of obtaining a valid proof of export will lie with you and we will not be responsible for your failure to obtain such proof.

5.3.4 If you export the Lot, subject to par. 5.3.2., you must return the valid proof of export to us within 3 months of the date of sale. If you fail to return the valid proof of export to us within such period and you have not already accounted to us for the VAT, you will be liable to us for the full amount of the VAT due on such Lot and we shall be entitled to invoice you for this sum.

5.3.5 To apply for a refund of any VAT paid, the valid proof of export must be sent to our Shipping Department clearly marked 'VAT Refund' within 3 months of the date of sale. No payment will be made where the total amount of VAT refundable is less than £50 and Spink will charge £50 for each refund processed.

5.3.6 Where a Lot is included within the Margin Scheme and Auctioneers' Scheme and valid evidence of export from the UK is produced within 3 months of the date of sale, the VAT on Buyer's Premium may be refunded.

5.3.7 Where the Lot is marked as a Daggered (†) Lot the VAT charged on the Hammer Price may be refunded where evidence of valid export from the UK is produced within 3 months of the date of sale. A refund of VAT charged on the Buyer's Premium can also be made on receipt of proof of registration as a collectibles business.

5.3.8 Where the Lot is marked as an Omega (Ω) Lot or an Import VAT (x) Lot and valid evidence of export from the UK is produced within 3 months of the date of sale, the VAT charged on both the Hammer Price and Buyer's Premium may be refunded.

5.3.9 Lot marked as Investment Gold (g) is exempt from VAT on Hammer price. A refund of VAT charged on the Buyer's Premium can be made on receipt of proof of registration as a collectibles business and where valid evidence of export from the UK is produced within 3 months of the date of sale.

5.4 Payment

5.4.1 You must provide us with your full name and permanent address and, if so requested, details of the bank from which any payments to us will be made. You must pay the full amount due (comprising the Hammer Price, the Buyer's Premium and any applicable VAT) within seven days after the date of the sale even if the Lot in question has been submitted for expertising and/or is awaiting a certificate to be issued. This applies even if you wish to export the Lot and an export licence is (or may be) required.

5.4.1.1 We shall hold all proceeds of sale until such time as any expertising and/or issue of certificates and/or export licence has been finalised.

5.4.1.2 In the event that the certificate indicates a material adverse issue with regard to the item in the Lot in question and/or the export licence is refused, we shall make an appropriate refund to the buyer.

5.4.2 You will not acquire title to the Lot until

- (i) all amounts due have been paid in full. This includes instances where special arrangements were made for release of Lot prior to full settlement;
- (ii) the NFT has been transferred to your Digital Wallet if the Lot you bought is identified as containing NFT, at this point the sale of the Lot becomes unconditional and incapable of any refund for any reason.

5.4.3 Payment should be made in sterling by one of the following methods:

- (i) Direct bank transfer to our account details of which are set out on the invoice. All bank charges shall be met by you. Please ensure that your client number is noted on the transfer.
- (ii) By cheque or bank draft made payable to Spink and Son Ltd and sent to Spink at 69 Southampton Row, Bloomsbury, London WC1B 4ET. Please note that the processing charges for payments made by cheques or bank drafts drawn on a non-U.K bank shall be met by you. Please ensure that the remittance slip printed at the bottom of the invoice is enclosed with your payment.
- (iii) By Visa or Mastercard. All Corporate cards regardless of origin and Consumer debit and credit cards issued outside the UK are subject to a fee of 3%. For all card payments there are limits to the amounts we will accept depending on the type of card being used and whether or not the cardholder is present.
- (iv) By cryptocurrency, if we have indicated in the catalogue or by a written announcement or notice prior to the sale of a Lot identified as containing any NFT that such cryptocurrency payment may be made by you and will be accepted by us.

5.4.4 Payments should be made by the registered buyer and not by third parties, unless it has been agreed at the time of registration that you are acting as an agent on behalf of a third party.

5.5 Invoices

Invoices may consist of one or more pages and will show: Zero rated Lots (o); no symbol Lots sold under the Margin Scheme and Auctioneers'

Scheme; Lots marked (g) special scheme Investment Gold; Dagged Lots (†), imported Lots marked (x) and (Ω).

5.6 Collection of Purchases

5.6.1 Unless specifically agreed to the contrary, we shall retain Lots purchased until all amounts due to us, or to the Spink Group, have been paid in full. Buyers will be required to pay for their Lots when they wish to take possession of the same, which must be within 7 days of the date of the sale, unless prior arrangements have been made with Spink. Without prior agreement, Lots will not be released until cleared funds are received with regard to payments made by cheque.

5.6.2 Unless we notify you to the contrary, items retained by us will be covered in accordance with our policy which is available for inspection at our offices from the date of sale for a period of seven days or until the time of collection, whichever is sooner. After seven days or from the time of collection, whichever is the earlier, the Lot will be entirely at your risk.

5.6.3 Our policy will not cover and we are unable to accept responsibility for damage caused by woodworm, changes in atmospheric conditions or acts of terrorism.

5.7 Notification

We are not able to notify successful bidders by telephone. While Invoices are sent out by email or mail after the auction we do not accept responsibility for notifying you of the result of your bid. You are requested to contact us by telephone or in person as soon as possible after the auction to obtain details of the outcome of your bids to avoid incurring charges for late payment.

5.8 Packing and handling

5.8.1 We shall use all reasonable endeavours to take care when handling and packing a purchased Lot but remind you that after seven days or from the time of collection, whichever is sooner, the Lot is entirely at your risk. Our postage charges are set out at the back of the catalogue.

5.8.2 It is the responsibility of the Buyer to be aware of any Import Duties that may be incurred upon importation to the final destination. Spink will not accept return of any package in order to avoid these duties. The onus is also on the Buyer to be aware of any Customs import restrictions that prohibit the importation of certain collectibles. Spink will not accept return of the Lot(s) under these circumstances. Spink will not accept responsibility for Lot(s) seized or destroyed by Customs.

5.8.3 If the Buyer requires delivery of the Lot to an address other than the invoice address this will be carried out at the discretion of Spink.

5.9 Recommended packers and shippers

If required our shipping department may arrange shipment as your agent. Although we may suggest carriers if specifically requested, our suggestions are made on the basis of our general experience of such parties in the past and we are not responsible to any person to whom we have made a recommendation for the acts or omissions of the third parties concerned.

5.10 Remedies for non-payment or failure to collect purchases

5.10.1 If you fail to make payment within seven days of your stipulated payment date set out in your invoice, we shall be entitled to exercise one or more of the following rights or remedies:

5.10.1.1 to charge interest at the rate of 2% per month compound interest, calculated on a daily basis, from the date the full amount is due;

5.10.1.2 to set off against any amounts which the Spink Group may owe you in any other transaction the outstanding amount remaining unpaid by you;

5.10.1.3 we may keep hold of all or some of your Lots or other property in the possession of the Spink Group until you have paid all the amounts you owe us or the Spink Group, even if the unpaid amounts do not relate to those Lots or other property. Following fourteen days' notice to you of the amount outstanding and remaining unpaid, the Spink Group shall have the right to arrange the sale of such Lots or other property. We shall apply the proceeds in discharge of the amount outstanding to us or the Spink Group, and pay any balance to you;

5.10.1.4 where several amounts are owed by you to the Spink Group in respect of different transactions, to apply any amount paid to discharge any amount owed in respect of any particular transaction, whether or not you so direct;

5.10.1.5 to reject at any future auction any bids made by you or on your behalf or obtain a deposit from you before accepting any bids.

5.10.2 If you fail to make payment within thirty-five days, we shall in addition be entitled:

5.10.2.1 to cancel the sale of the Lot or any other item sold to you at the same or any other auction;

5.10.2.2 to arrange a resale of the Lot, publicly or privately, and, if this results in a lower price being obtained, claim the balance from you together with all reasonable costs including a 20% seller's commission, expenses, damages, legal fees, commissions and premiums of whatever kind associated with both sales or otherwise, incurred in connection with your failure to make payment;

5.10.2.3 when reselling the Lot, place a notice in our catalogue stating that you successfully purchased the Lot at auction but have subsequently failed to pay the Hammer Price of the Lot; or

5.10.2.4 take any other appropriate action as we deem fit.

5.10.3 If you fail to collect within fourteen days after the sale, whether or not payment has been made, you will be required

5.10.3.1 to pay a storage charge of £2 per item per day plus any additional handling cost that may apply.

5.10.3.2 you will not be entitled to collect the Lot until all outstanding charges are met, together with payment of all other amounts due to us.

5.11 Use of Default Information

If you fail to make payment for a Lot in accordance with these Terms and Conditions:

5.11.1 we reserve the right to refuse you the right to make bids for any future auction irrespective of whether previous defaults have been settled; and

5.11.2 you acknowledge that we may (as necessary for our legitimate interests those of other auctioneers and live bidding platforms in referencing customers and avoiding customer defaults) disclose details of such default to other auctioneers and live bidding platforms, which will include your name, address, nature of the default and the date of the default.

Auctioneers or live bidding platforms who receive details of the default may rely on such information when deciding whether to enter into a transaction with you in the future.

5.12 Export Licence

5.12.1 If required we can, at our discretion, advise you on the detailed provisions of the export licensing regulations. Where we advise you in relation to export licensing regulations the ultimate responsibility in respect of any export will lie with you and we will not be responsible for your failure to apply for any necessary licences.

5.12.2 If the Lot is going to be hand carried by you, you may be required to produce a valid export licence to us or sign a waiver document stating that a licence will be applied for.

5.12.3 You should always check whether an export licence is required before exporting. Export licences are usually obtained within two or three weeks but delays can occur.

5.12.4 Unless otherwise agreed by us in writing, the fact that you wish to apply for an export licence does not affect your obligation to make payment within seven days nor our right to charge interest on late payment.

5.12.5 If you request that we apply for an export licence on your behalf, we shall be entitled to recover from you our disbursements and out of pocket expenses in relation to such application, together with any relevant VAT.

5.12.6 We will not be obliged to rescind a sale nor to refund any interest or other expenses incurred by you where payment is made by you despite the fact that an export licence is required.

5.13 Refund in the case of Forgery

5.13.1 Unless otherwise described by us, and subject to the rest of this clause 5.13, we guarantee the authenticity of a Lot (other than a miscellaneous Lot, or Lot containing an NFT or item not described in the catalogue) offered for sale by us for: (1) a period of 10 (ten) years from the date of sale for coins and banknotes; and (2) a period of 6 (six) years for all other items.

5.13.2 If, after the sale of a Lot, you reasonably believe an item in a Lot (other than a miscellaneous item not described in the catalogue) is not authentic and is a Forgery, you must:

5.13.2.1 notify us within 7 days of becoming aware the item is a Forgery providing a written explanation and evidence obtained by you that the item is a Forgery. ("Forgery Notice");

5.13.2.2 unless otherwise agreed by us in writing, return the item to us within 14 days from the Forgery Notice, in the same condition as at the auction date (for the avoidance of doubt including but not limited to any item which has undergone any cleaning, restorative, conservation work, re-perforating, pressing, re-gumming or having been taken out of the third party holder after the item has been sold to you shall not be considered as being returned in the same condition as the auction date);

5.13.2.3 promptly provide to us such evidence as we may request that you are able to transfer good title to us or the Seller as we direct, free from any third party claims.

5.13.3 Following receipt of the information set out above and the item, we will review and notify you if we agree with your belief the item is not authentic and is a Forgery. You shall cooperate with us at all times and provide such further information and assistance as we may reasonably require for us to carry out our review. Failure to adhere to the above conditions shall mean we shall not be under any obligation to continue the process of review or refund any money paid by you (if applicable).

5.13.4 Following our review, if we agree the item is not authentic and is a Forgery we shall notify you in writing. The sale of the Lot to which the item relates shall be rescinded and the amount paid by you refunded to you. For the avoidance of doubt we will only be required to pay you the amount actually paid by you for the Lot concerned and you shall have no claim for interest. Except as otherwise stated in this clause, we shall not be liable to you for any costs, expenses or damages (whether direct, indirect, special or consequential) incurred or suffered by you in respect of any Lot, which breaches our guarantee and is a Forgery.

5.13.5 Please note an item shall not be considered a Forgery by us where any of the following circumstances apply:

5.13.5.1 the catalogue description or saleroom notice of the item at the auction date corresponded to the generally accepted opinion of scholars or experts at that time, or fairly indicated that there was a conflict of opinions, or

5.13.5.2 it can be demonstrated that the item is a Forgery only by means of either a scientific process not generally accepted for use until after publication of the catalogue or a process which at the date of the auction was unreasonably expensive or impracticable or likely to have caused damage to the Lot; or

5.13.5.3 it can be demonstrated that the item is a Forgery only by means of adding information and/or material which were not available at the date of the auction.

5.13.6 The benefit of the guarantee at clause 5.13.1 is not capable of being transferred, and is solely for the benefit of the person to whom the original invoice was made out by us in respect of the Lot when

- sold and who, since the sale, has remained the owner of the Lot without disposing of any interest in it to any third party.
- 5.13.7 We shall be entitled to rely on any scientific or other process to establish that the Lot is not a Forgery, whether or not such process was used or in use at the date of the auction.

6 LIABILITY

Nothing in these Terms and Conditions limits or excludes our liability for:

- 6.1 death or personal injury resulting from negligence; or
- 6.2 any damage or liability incurred by you as a result of our fraud or fraudulent misrepresentation.

7 USE OF YOUR PERSONAL INFORMATION

7.1 We will use the personal information you provide to us as set out in our privacy notice (available at <https://spink.com/privacy-policy>) and in particular to:

- 7.1.1 process the bids you make on Lots (whether successful or otherwise) and other auction related services we provide;
- 7.1.2 process your payment relating to a successful purchase of a Lot which includes submitting certain personal information to the Blockchain in respect of purchases of NFTs using a Digital Wallet;
- 7.1.3 arrange for delivery of any Lot you purchase, which will include passing your details to shipping providers and, on overseas deliveries, to customs where they make enquiries regarding the Lot and to the Blockchain where you purchase NFT(s);
- 7.1.4 inform you about similar products or services that we provide, but you may stop receiving these at any time by contacting us.
- 7.2 In accordance with clause 4.2, we may pass your information to credit reference agencies in order to obtain credit checks from them, and they may keep a record of any search that they do.
- 7.3 In accordance with clause 5.11, where you default on making payment for a Lot in accordance with these terms and conditions we may disclose details of such default to other auctioneers and live bidding platforms.
- 7.4 We are also working closely with third parties (including, for example, other auctioneers and live bidding platforms) and may receive information about you from them.
- 7.5 Where you provide us with personal information about other individuals, you must ensure that your provision of that information is compliant with applicable data protection law.

8 COPYRIGHT

- 8.1 We shall have the right (on a non-exclusive basis) to photograph, video or otherwise produce an image of the Lot. All rights in such an image will belong to us, and we shall have the right to use it in whatever way we see fit.
- 8.2 The copyright in all images, illustrations and written material relating to a Lot is and shall remain at all times our property and we shall have the right to use it in whatever way we see fit. You shall not use or allow anyone else to use such images, illustrations or written material without our prior written consent. This is separate and distinct to any copyright inherent in any item of any Lot which is to be assigned to you as part of a Lot containing an NFT.

9 VAT

You shall give us all relevant information about your VAT status and that of the Lot to ensure that the correct information is printed in the catalogues. Once printed, the information cannot be changed. If we incur any unforeseen cost or expense as a result of the information being incorrect, you will reimburse to us on demand the full amount incurred.

10 NOTICES

All notices given under these Terms and Conditions may be served personally, sent by 1st class post, or faxed to the address given to the sender by the other party. Any notice sent by post will be deemed to have been received on the second working day after posting or, if the addressee is overseas, on the fifth working day after posting. Any notice sent by fax or served personally will be deemed to be delivered on the first working day following despatch.

11 ADDITIONAL PROVISIONS

The following provisions of this clause 11 shall apply only if you are acting for the purposes of your business.

11.1 Limitation of Liability

Subject to clause 6, we shall not be liable, whether in tort (including for negligence) or breach of statutory duty, contract, misrepresentation or otherwise for any:

- 11.1.1 loss of profits, loss of business, depletion of goodwill and/or similar losses, loss of anticipated savings, loss of goods, loss of contract, loss of use, loss of corruption of data or information; or
- 11.1.2 any special, indirect, consequential or pure economic loss, costs, damages, charges or expenses.
- 11.1.3 You acknowledge that we are not technology or data experts and that NFTs are not issued, minted or tokenised by us. Furthermore, you acknowledge that NFTs are a new type of asset and NFTs, Smart Contracts and Blockchain transactions are subject to inherent technical and financial risks which you accept, and that the regulatory environment in relation to NFTs (over which we have no control) is uncertain and developing constantly.

11.2 Severability

If any part of these Terms and Condition is found by any court to be invalid, illegal or unenforceable, that part may be discounted and the rest of the conditions shall continue to be valid and enforceable to the fullest extent permitted by law.

11.3 Force majeure

We shall have no liability to you if we are prevented from, or delayed in performing, our obligations under these Terms and Conditions or from carrying on our business by acts, events, omissions or accidents beyond our reasonable control, including (without limitation) strikes, lock-outs or other industrial disputes (whether involving our workforce or the

workforce of any other party), failure of a utility service or transport or communications network, blockchain failure or delay, act of God, war, riot, civil commotion, malicious damage, compliance with any law or governmental order, rule, regulation or direction, accident, breakdown of plant or machinery, fire, flood, storm or default of suppliers or subcontractors.

11.4 Waiver

11.4.1 A waiver of any right under these Terms and Conditions is only effective if it is in writing and it applies only to the circumstances for which it is given. No failure or delay by a party in exercising any right or remedy under these Terms and Conditions or by law shall constitute a waiver of that (or any other) right or remedy, nor preclude or restrict its further exercise. No single or partial exercise of such right or remedy shall preclude or restrict the further exercise of that (or any other) right or remedy.

11.4.2 Unless specifically provided otherwise, rights arising under these Terms and Conditions are cumulative and do not exclude rights provided by law.

11.5 Law and Jurisdiction

11.5.1 These Terms and Conditions and any dispute or claim arising out of or in connection with them or their subject matter, shall be governed by, and construed in accordance with, the laws of England.

11.5.2 The parties irrevocably agree that the courts of England shall have exclusive jurisdiction to settle any dispute or claim that arises out of, or in connection with, Terms and Conditions or their subject matter.

Postal Charges

Prices for all items including postage and packaging

Invoice Value	UK	EU	Rest of the World
Up to £1,500	£12	£20	£30
Up to £10,000	£20	£40	£60
Above £10,001	£30	£60	£90

The above fees are in GBP and would be converted into the sale currency if applicable.

Shipments of more than 2kg or volumetric measurement of more than 2kg have to be sent by courier. Certain countries may incur extra charge when courier services are required by our insurance policy. For Lots sent by courier please contact Auctionteam@spink.com for calculation of any further relevant cost in addition to the above charges.

Value Added Tax (VAT)

Charging of (VAT) at Auction

The information shown on this page sets out the way in which Spink intends to account for VAT.

i. Margin Scheme and Auctioneers' Scheme

1. Where possible, we will offer Lots for sale under the Margin Scheme and Auctioneers' Scheme. Such Lots can be identified by the absence of any VAT symbol next to the Lot number in the catalogue. Such Lots are subject to 20% VAT on the Buyers' Premium but are not subject to VAT on the Hammer Price.
2. Where Lots are sold using the Margin Scheme and Auctioneers' Scheme to UK VAT-registered businesses, the VAT on Buyers' Premium is not recoverable as input tax. Upon request on sale day, we will issue invoices that show VAT separately on both the Hammer Price and the Buyer's Premium. This will enable VAT-registered businesses to recover the VAT charged as input tax, subject to the normal rules for recovering input tax.

ii. Zero-Rated Lots

Limited Categories of goods, such as books, are Zero-rated (o) for VAT in the United Kingdom. Such Lots are offered under the Auctioneers' Scheme. In these circumstances no VAT will be added to the Buyer's premium.

iii. Daggered Lots

Lots which are Daggered (†) in the catalogue are subject to VAT at 20% on both the Hammer Price and the Buyer's Premium.

iv. Imported and Omega Lots

Lots which are marked (x) in the catalogue are subject to VAT at 5% on the Hammer price plus 20% on the Buyer's premium. Lots which bear the Omega symbol (Ω) are subject to VAT at 20% on the Hammer Price and on the Buyer's Premium. This VAT is payable on items imported from outside the UK. In these cases we have used a temporary importation procedure, which in effect means that the point of importation is deferred until the Lot has been sold. At this point the Buyer is treated as the importer and is liable to pay the import VAT due. We will collect the VAT from you and pay it to HM Customs and Excise on your behalf.

v. Investment Gold Lots

Lots marked (g) in the catalogue are exempt from VAT on the Hammer Price and are subject to VAT at 20% on the Buyer's Premium. A refund of VAT charged on the Buyer's Premium can also be made on receipt of proof of business as a collectibles dealer outside of the UK.

SPINK

WHERE HISTORY IS VALUED

SALE CALENDAR 2022/2023

STAMPS

4-22 Nov	The Simon Hensman Collection of Rhodesia Double Heads - e-Auction	London	385
18 Nov-8 Dec	Stamps and Covers of Asia - e-Auction	London	22162
7-8 Dec	The Klempka Family Collection of Great Britain - Part II	London	22028
6-7 December	Stamps and Covers of Asia	London	22026
17 January	The Samraat Collection of King George VI Indian States	London	22024
12-31 January	The Philatelic Collector's Series e-Auction	London	23110
24 January	The Dato Professor Cheah Jin Seng Collection of Japanese Occupation South East Asia	London	23010
25 January	Stamps and Covers of Great Britain	London	23011
29 March	The Mazagan Collection of Morocco & Sudan	London	23014

COINS

16-30 September	The George Blaine Collection Part I - e-Auction	New York	379
16 Sep-1 Oct	The George Blaine Collection Part II - e-Auction	New York	380
16 Sep-2 Oct	The George Blaine Collection Part III - e-Auction	New York	384
7 October	The "Ellerby Area" Hoard of English Gold Coins	London	22027
18 October	British and World Coins and Commemorative Medals	London	22007
23 Nov-13 Dec	British and World Coins and Medals Featuring the 'Manx' Collection	London	22180
8 December	British and World Coins Featuring the 'Haddenham' Collection of English Hammered Silver Coins	London	22059
8 December	The "St Albans" Collection of English Gold Coins	London	22096

BANKNOTES

27 Oct-10 Nov	World Banknotes - e-Auction	London	22179
29 November	A Natwest Group Charity Auction - Part I	London	22222
14 December	A Natwest Group Charity Auction - Part II	London	22322
19 January	A Natwest Group Charity Auction - Part III	London	23232

MEDALS

18 Nov-5 Dec	Orders, Decorations and Medals e-Auction	London	22133
24 November	Orders, Decorations and Medals	London	22003

BONDS & SHARES

5-20 January	Bonds and Share Certificates of the World - e-Auction	London	22143
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HISTORICAL DOCUMENTS

30 June	Historical Documents: Postal History and Autographs - Featuring the Robin Hunt Collection	London	22066
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LIFESTYLE COLLECTABLES

17-Nov	Spink x Cask 88 Fine Wine & Whisky Auction	Hong Kong	SFW39
1-10 February	Jewellery, Silver & Objects of Vertu e-Auction	New York	378

The above sale dates are subject to change

Spink offers the following services:

- VALUATIONS FOR INSURANCE AND PROBATE FOR INDIVIDUAL ITEMS OR WHOLE COLLECTIONS -
- SALES ON A COMMISSION BASIS EITHER OF INDIVIDUAL PIECES OR WHOLE COLLECTIONS -





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