Submission via email from Mr Andrew North

Received 20 December 2017

With regard to:

5.1 A Member in Public Practice who Deals with Client Monies shall open a Trust Account at a Financial Institution in the name of the Member or the Member's Firm and include the term "Trust Account" in its title, This is impossible as the Banks won't allow it primarily because the APES is not a statutory trust account under banking law.

You will need to change this before finalising.