

# Application Pack

Bank of Scotland Share Dealing Self Invested Personal Pension



# Bank of Scotland Share Dealing Self Invested Personal Pension Application Pack

For convenience, we've included everything you need to open a Bank of Scotland Share Dealing Self Invested Personal Pension (SIPP) in one pack. The pack contains a:

- Bank of Scotland Share Dealing SIPP Application Form
- Benefit Form
- Transfer Form
- Direct Debit Instruction

## How to fill in these forms

- 1) Please ensure you sign all relevant completed forms within this Application Pack.
- 2) Please use **BLOCK CAPITALS** only and blue or black ink, ticking boxes where appropriate.
- 3) Initially you will need to fill in an Application Form and also a Direct Debit Instruction if you want to set up regular payments into your SIPP.
- 4) For those who already have a Bank of Scotland Share Dealing Account with us you will still need to fill in an Application Form for your SIPP, but will be able to use your existing login details to access your account.

A J Bell Management Limited is the Scheme Administrator of the Bank of Scotland Share Dealing SIPP. A J Bell Management Limited is registered in England No. 3948391. Registered Office: Trafford House, Chester Road, Manchester M32 0RS. Authorised and regulated by the Financial Services Authority and on the FSA register under FSA register number 211468. Sippdeal Trustees Limited is a wholly owned subsidiary of A J Bell Management Limited, registered in England No. 4050222. Registered Office: Trafford House, Chester Road, Manchester M32 0RS. Sippdeal Trustees Limited does not conduct any regulated activities, and is, therefore, not regulated.

Dealing and stockbroking administration services are provided by Halifax Share Dealing Limited trading as the Bank of Scotland Share Dealing Service. Halifax Share Dealing Limited is part of the Lloyds Banking Group. Halifax Share Dealing Limited is registered in England No. 3195646 Registered Office: Trinity Road, West Yorkshire HX1 2RG. Authorised and regulated by the Financial Services Authority, 25 The North Colonnade, Canary Wharf, London E14 5HS. A Member of the London Stock Exchange and an HM Revenue & Customs approved ISA Manager.

# Application Form

This is an application form to establish a Bank of Scotland Share Dealing SIPP administered by A J Bell Management Limited. If you wish to transfer in pension benefits from other registered pension schemes then you will also need to complete a Transfer Form in respect of each transfer. If benefits are to commence immediately please also complete a Benefit Form.

We strongly recommend that you read the Bank of Scotland Share Dealing SIPP Key Features and Terms and Conditions before completing this application.

If you are a legal guardian applying on behalf of an applicant under the age of 18, please complete this form on behalf of the applicant and sign the declaration in Section 7.

We cannot proceed with your application until we receive this form completed and signed.

Please use **BLOCK CAPITALS** only and blue or black ink, ticking boxes where appropriate.

If you would like a copy of this or any other item of our other literature in large print, Braille or in audio format, please contact us on 0845 606 1188 or by e-mail: [bossipp@sippdeal.co.uk](mailto:bossipp@sippdeal.co.uk)

## Checklist

Please ensure the following documents accompany this form when returning it to the address at the end of the declaration in Section 7:-

	Yes	N/A		Yes	N/A
Contribution cheque (member)	<input type="checkbox"/>	<input type="checkbox"/>	Direct Transfer from a share save maturity	<input type="checkbox"/>	<input type="checkbox"/>
Contribution cheque (employer)	<input type="checkbox"/>	<input type="checkbox"/>	Birth certificate (minors only)	<input type="checkbox"/>	<input type="checkbox"/>
Direct Debit (member)	<input type="checkbox"/>	<input type="checkbox"/>	Benefit Form	<input type="checkbox"/>	<input type="checkbox"/>
Direct Debit (employer) – see important note 3	<input type="checkbox"/>	<input type="checkbox"/>	Transfer Form (in-specie transfer only) – see important note 4	<input type="checkbox"/>	<input type="checkbox"/>

## Important Notes

1. All cheques must be made payable to 'Sippdeal Trustees Limited re (your name)'.
2. Unless member contributions are made by cheque drawn on a UK bank or building society account, further checks may be required.
3. Where an employer intends to pay regular contributions by Direct Debit, payments MUST be made from a UK bank or building society account in the employer's name. Single contributions paid by an employer must also be paid by cheque drawn on a UK bank or building society account in the employer's name.
4. For cash transfers, after completing Section A of the Transfer Form(s) please send directly to the transferring pension provider. For "in-specie" transfers, please complete Section A and then send the form to the address at the end of the declaration in Section 7. We will then contact the transferring pension provider.



## 1.2 Legal Guardian's Details

Only complete this section if the applicant is under the age of 18.

* Title	Mr / Mrs / Miss / Ms / Dr / Professor / Other	* Surname	
* Forenames			
* Date of Birth		Sex	Male / Female
Marital Status	Single / Married / Common Law / Divorced / Separated / Widowed / Civil Partner		
* Nationality			
* Permanent Residential Address			
* Town		* County	
* Post Code		Country	
If you have lived at your permanent residential address for less than 3 years, please enter your previous permanent residential address.			
* Previous Permanent Residential Address			
* Town		* County	
* Post Code		Country	
* Home Tel No.		* Preferred Tel No.	
Email Address†			
Home Fax No.		Preferred Fax No.	

\* All fields marked with \* are required.

†If you wish to be registered for the online share dealing service please provide your email address.

**Note:** If you are applying as legal guardian on behalf of an applicant under age 18, we will send all correspondence to you and not the applicant.

## 2. Security Questions

Please supply the following security information that may be requested when you telephone us.

**Note:** If you are applying as legal guardian, please provide the information for yourself, not the applicant.

Mother's Maiden Name	
First Job/Employment	

### 3. Applicant's Status

Please advise which category of status is applicable to the applicant (if more than one, indicate the category that is most applicable):-

**Employed**

Chargeable to tax under Chapter 2 of Part 2 of the Income Tax (Earnings and Pensions) Act 2003 (ITEPA) for the income tax year of assessment concerned in respect of employment income as defined in the Act.

**Pensioner**

Chargeable to tax under Part 9 of ITEPA for the income tax year of assessment concerned in respect of a pension.

**Self Employed**

Chargeable to tax under Chapter 2 of Part 2 of the Income Tax (Trading and Other Income) Act 2005 for the income tax year of assessment concerned in respect of annual profits or gains arising or accruing from any trade, profession or vocation carried on by the individual.

**Child**

The applicant is under the age of 16.

**Other**

Please indicate which of the following categories of status is applicable (if more than one, the most applicable):-

- i) Caring for one or more children under the age of 16
- ii) Caring for a person aged 16 or over
- iii) In full time education
- iv) Unemployed
- v) Other

If other (please specify)

### 4. Contributions

Please indicate the amount of contributions to be paid to your SIPP (if any):-

#### Single Contribution

Member (net)	£	Employer (gross)	£
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Is the Member's contribution to be paid in the form of a direct transfer of shares from a Share Save maturity. Yes  No

If Yes, the amount of the net contribution shown above should be the estimated market value of the shares to be transferred. If the actual market value of the shares at the date of the transfer is different to the amount shown, your net contribution will be amended to the actual market value.

#### Regular Contribution

Member (net)	£	per month	Employer (gross)	£	per month
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#### Member Contribution

Please tick one or more of the following boxes to indicate from which source member contributions are to be funded:-

- Income from employment
- Property sale
- Investment/Savings
- Divorce settlement
- Inheritance
- Other (please specify)

Member contributions are contributions paid by the applicant personally, or by someone else on the applicant's behalf, e.g. a parent, grandparent or spouse. They do not include employer contributions.

All member contributions are payable net of basic rate tax (20% for the 2009/10 tax year). We will reclaim basic rate tax from HM Revenue & Customs (HMRC) and pay it to your SIPP. If the applicant is a higher rate tax payer, the difference between higher rate and basic rate tax can be reclaimed via self assessment. Please note that if you are paying contributions on behalf of the applicant you will not be entitled to reclaim the difference between higher rate and basic rate tax relief.

All employer contributions are payable gross. Where an employer intends to pay regular contributions by Direct Debit, payments MUST be made from a UK bank or building society account in the employer's name. Single contributions must also be paid by cheque drawn on a UK bank or building society account in the employer's name.

If your employer is to pay contributions on your behalf, please advise your employer's name, registered office address and post code:-

Employer's Name			
Company Number			
Registered Office Address			
Town		County	
Post Code		Country	

Is the employer listed on a recognised stock exchange? Yes  No

## 5. Transfers

Are you going to transfer your benefits under one, or more, registered pension scheme(s) into your SIPP? Yes  No

If Yes, please provide the following information. You must also complete a separate Transfer Form for each transfer. Forms are available on the Bank of Scotland Share Dealing website, [www.bankofscotlandhalifax.co.uk/sharedealing](http://www.bankofscotlandhalifax.co.uk/sharedealing) or by calling **0845 606 1188**.

Name of Transferring Scheme/Provider	Cash or In-specie*	Approx. Transfer Value

\*An in-specie transfer is a transfer of existing assets held under the transferring scheme, rather than cash.

**Note:** Transfers from other UK registered pension schemes can be paid into your SIPP. We will only accept a transfer of assets (in-specie) which are permitted investments under your SIPP. Please see the Bank of Scotland Share Dealing website, [www.bankofscotlandhalifax.co.uk/sharedealing](http://www.bankofscotlandhalifax.co.uk/sharedealing) or call on **0845 606 1188** for more information. Please send us details of the assets you wish to transfer. For cash transfers, after you have completed the first section, please send the Transfer Form(s) directly to the transferring pension provider.

## 6. Nomination of Beneficiaries

Please do not complete this section if you are also completing a Benefit Form for the payment of immediate benefits.

In the event of my death, I would like the Scheme Administrator of my SIPP to consider making payment of any death benefits to the following persons:-

Full Name	<input type="text"/>	Relationship	<input type="text"/>	<input type="text"/>	%
Full Name	<input type="text"/>	Relationship	<input type="text"/>	<input type="text"/>	%
Full Name	<input type="text"/>	Relationship	<input type="text"/>	<input type="text"/>	%
Full Name	<input type="text"/>	Relationship	<input type="text"/>	<input type="text"/>	%
Full Name	<input type="text"/>	Relationship	<input type="text"/>	<input type="text"/>	%
Full Name	<input type="text"/>	Relationship	<input type="text"/>	<input type="text"/>	%
Total					100%

**Notes:** If you leave a surviving spouse or civil partner any protected rights can only be used to provide a spouse's/civil partner's pension or purchase an annuity. Lump sum death benefits can only be paid from protected rights where you are not survived by a spouse or civil partner. Where lump sum death benefits are paid from protected rights any nomination given above is binding on the Scheme Administrator. If you do not make a nomination any lump sum paid from protected rights must be paid to your estate. Lump sum death benefits paid from protected rights may be subject to Inheritance Tax (IHT). It may be possible to reduce any IHT liability by making your nomination irrevocable. Before considering this you should take specialist IHT advice. If you wish to make the above nomination irrevocable please contact us and we will send you the appropriate documents.

## 7. Declarations

### 7.1 General Declaration

Please read the following carefully **before** you sign.

I hereby apply for a Bank of Scotland Share Dealing SIPP and to become a member of the Sippdeal e-sipp ("the Scheme").

I confirm that I have read and understood the Bank of Scotland Share Dealing SIPP Key Features and Terms and Conditions. I agree to be bound by the Bank of Scotland Share Dealing SIPP Terms and Conditions as may be amended from time to time, I also agree to be bound by the trust deed and rules of the Scheme (as amended from time to time), which I have had the opportunity to consider.

In return for the services provided by the Scheme Administrator, I further agree to pay the charges set out on the Bank of Scotland Share Dealing website (as amended from time to time).

I confirm that the information provided in this Application Form, and any other documents completed in connection with this application, is to the best of my knowledge and belief, correct, complete and not misleading.

I will not require, nor attempt to require, the withdrawal of funds held to provide benefits for me under the Scheme, or the income on those funds, other than in accordance with the rules of the Scheme. In the event that an unauthorised payment is made, I agree to A J Bell Management Limited deducting the amount of any scheme sanction charge, or other charge, levied by HMRC on the Scheme Administrator from the funds held for me under the Scheme in order to pay that charge to HMRC. If there are insufficient funds held for me under the Scheme, I agree to pay A J Bell Management Limited the amount by which the charge exceeds the value of my funds under the Scheme.

A J Bell Management Limited has been appointed as the Scheme Administrator of the Scheme and agrees to administer the Scheme in accordance with the trust deed and rules of the Scheme.

Sippdeal Trustees Limited (a wholly-owned subsidiary of A J Bell Management Limited) is the trustee of the Scheme and all investments made will be held in the name of Sippdeal Trustees Limited or an appropriately authorised nominee company.

Sippdeal Trustees Limited will open an appropriate dealing account for my SIPP with Bank of Scotland Share Dealing and I agree to be bound by the Bank of Scotland Share Dealing SIPP Terms and Conditions in relation to the operation of this account.

## 7.2 Declaration Where Contributions Are To Be Paid

If contributions are to be paid, I declare that:-

- a) I am under age 75 and am a relevant UK individual (see Note 1);
- b) the total of the member contributions paid to this Scheme and to other registered pension schemes, on which I am entitled to tax relief, under section 188 of Finance Act 2004, will not exceed, in any tax year, the higher of:
  - i) the basic amount (£3,600 gross for the 2009/10 tax year); or
  - ii) 100% of my relevant UK earnings (see Note 2) in that tax year;
- c) the declaration in b) is correct, to the best of my knowledge and belief;
- d) I will give notice to the Scheme Administrator if an event occurs, as a result of which I will no longer be entitled to relief on member contributions, under section 188 of Finance Act 2004. I will give this notice by the later of:
  - i) 5th April in the year of assessment in which the event occurs; and
  - ii) the date which is 30 days after the occurrence of that event.

**Note 1:** An individual is a **relevant UK individual** for a tax year if they:

- a) have relevant UK earnings (see Note 2) chargeable to income tax for that tax year; or
- b) are resident in the UK at some time during that tax year; or
- c) were resident in the UK at some time during the five tax years immediately before the tax year in question and they were also resident in the UK when they joined the pension scheme; or
- d) have for that tax year general earnings from overseas Crown employment subject to UK tax (as defined by section 28 of the Income Tax (Earnings and Pensions) Act 2003 (ITEPA)); or
- e) are the spouse of an individual who has for the tax year general earnings from overseas Crown employment subject to UK tax (as defined by section 28 of ITEPA).

For individuals within b) to e) above, who do not have relevant UK earnings, the maximum member contribution is the basic amount (£3,600 gross for the 2009/10 tax year).

**Note 2: Relevant UK** earnings are:

- a) employment income such as salary, wages, bonus, overtime, commission chargeable to tax under section 7 (2) Income Tax (Earnings and Pensions) Act 2003 (ITEPA); or
- b) income derived from the carrying on or exercise of a trade, profession or vocation (whether individually or as a partner acting personally in a partnership) chargeable under Part 2 Income Tax (Trading and Other Income) Act 2005; or
- c) income arising from patent rights and treated as earned income under section 833 (5B) Income and Corporation Taxes Act 1988 (ICTA); or
- d) general earnings from an overseas Crown employment which are subject to tax in accordance with section 28 of ITEPA.

Where relevant UK earnings are not taxable in the United Kingdom due to a double taxation agreement (section 788 of ICTA), those earnings are not regarded as chargeable to income tax and so will not count towards the annual limit for relief.

### Data Protection Act 1998

#### Your information

We will use the information provided to check your identity, and that of any other person providing funds on behalf of an investment made in your name, with credit reference and fraud prevention agencies. The agencies will record our check and will make that record available to others to verify your identity. We use scoring methods to verify your identity as this provides a thorough check of the available data. If you supply false or inaccurate information and we suspect fraud, we will inform the fraud prevention agencies. If we cannot verify your identity by electronic means, we may ask you for additional information.

Please write to us at the address provided in this Application Form if you want details of the credit reference and fraud prevention agencies from whom we obtain and with whom we record information about you. You have a legal right to these details. The agencies may charge a fee. You have a right on payment of a fee to receive a copy of the information we hold about you if you apply to us in writing.

## 7.3 Parent Or Legal Guardian Declaration

If this application is being made on behalf of an applicant who is under the age of 18, I declare that:-

- a) I am making this application on behalf of the applicant named in Section 1 of this application form;
- b) I will be responsible for the applicant's pension arrangements under the Scheme until the applicant reaches age 18; and
- c) I have made the declarations in 7.2 based on the applicant's tax status and earnings and I confirm that I will give notice to the Scheme Administrator if the applicant is no longer entitled to tax relief on member contributions.

I understand that contributions paid into the Scheme may only be returned to the applicant in the form of benefits payable under the rules of the Scheme (after age 55, except in the case of earlier serious ill health).

I agree to advise the Bank of Scotland Share Dealing SIPP Administration Team of the applicant's National Insurance number when they reach age 16.

**Please sign and date the application (if the applicant is under age 18 the parent or legal guardian must sign) and return it to:-**

**The Bank of Scotland SIPP Administration Team  
A J Bell Management Limited  
Trafford House  
Chester Road  
Manchester  
M32 0RS**

**Tel: 0845 606 1188**

**Fax: 0870 240 0513**

**I understand it is a serious offence to make false statements; the penalties are severe and could lead to prosecution.**

Name

Signature

Date

From time to time you may be offered Products or Services arranged by Bank of Scotland Share Dealing and or third parties. In holding and processing this information by computer, we will at all times honour our duty of confidentiality and our responsibilities under the Data Protection Act.

If you do not wish to receive direct marketing on this basis please tick this box

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# Benefit Form

## Important Notes

This Benefit Form must be completed if you wish to:-

- start drawing benefits from your SIPP as a pension commencement lump sum and an unsecured pension, or an alternatively secured pension – please complete all sections of this form except Section 9;
- designate additional uncrystallised funds to your existing unsecured pension fund, to enable you to take a further pension commencement lump sum and/or to increase your existing unsecured pension – please complete all sections of this form except Sections 8 and 9;
- purchase a lifetime annuity – please complete all sections of this form except Sections 6, 7 and 8; or
- convert your unsecured pension benefits to alternatively secured pension on your 75th birthday – please complete all sections of this form except Section 9.

If you wish to transfer your SIPP to an insurance company to purchase an immediate annuity do not complete this form. You must complete a Transfer Out Form available on request. If you transfer out, the insurance company will be responsible for calculating and paying your benefits, including any pension commencement lump sum.

If you have already commenced benefits and you wish to alter the frequency or amount of pension you are receiving, or alternatively wish to pay yourself a one-off pension payment then please write to the Bank of Scotland Share Dealing SIPP Administration Team, at the address shown below, confirming the details (do not complete this form).

For more information on the benefits available under your SIPP please refer to the Bank of Scotland Share Dealing SIPP Key Features document available on [www.bankofscotlandhalifax.co.uk/sharedealing](http://www.bankofscotlandhalifax.co.uk/sharedealing) or by calling on 0845 606 1188. If you have any doubts as to your retirement options, you should contact a financial adviser.

Please note we must receive a copy of your birth certificate and, if you are a married woman, your marriage certificate, before any benefits can be paid. Alternatively, you can send us a copy of your current signed passport or driving licence showing your date of birth and full name. **Copies MUST be certified by an independent person (not a family member), who must also provide their full name, address and daytime contact telephone number.**

**Please complete and return this form to:-**

**The Bank of Scotland Share Dealing SIPP Administration Team  
A J Bell Management Limited  
Trafford House  
Chester Road  
Manchester  
M32 0RS**

**Tel: 0845 606 1188**

**Fax: 0870 240 0513**

Please use **BLOCK CAPITALS** only and blue or black ink, ticking boxes where appropriate.

If you would like a copy of this or any other item of our other literature in large print, Braille or in audio format, please contact us on 0845 606 1188 or by e-mail: [bossipp@sippdeal.co.uk](mailto:bossipp@sippdeal.co.uk)

If you are crystallising protected rights under the SIPP for the first time, HMRC require further documentation. We will send the relevant documents to you for signature when we write to you acknowledging receipt of the Benefit Form.

# 1. Personal Information

Please provide the following information about yourself:

Title	Mr / Mrs / Miss / Ms / Dr / Professor / Other	Surname	
Forenames			
Permanent Residential Address			
Town		County	
Post Code		Country	
Your SIPP Reference (if known)		Date of Birth	
Start Date for Benefits:	immediate <input type="checkbox"/>	Other	

**Please note we cannot backdate the start date for your benefits.**

# 2. Benefit Options

Please tick which of the following options you require (please only tick one).

**A) Unsecured Pension (USP)** only available up until age 75

You receive a pension commencement lump sum (if applicable) and the remainder of your fund is designated to provide an income by way of income withdrawal. From age 75 you can continue income withdrawal through an alternatively secured pension, or purchase a lifetime annuity.

**B) Lifetime Annuity**

You receive a pension commencement lump sum (if applicable) and the remainder of your fund is used to provide an income by way of annuity purchase, from the insurance company of your choice.

**C) Alternatively Secured Pension (ASP)** available from your 75th birthday only

This is available as an alternative to the purchase of a lifetime annuity when you reach age 75. It is a continuation of income withdrawal. Your remaining unsecured pension fund, at your 75th birthday, will be used to provide an income by way of income withdrawal, subject to the minimum and maximum limits set by HM Revenue & Customs (HMRC).

## Amount of funds to provide Benefits

You can choose to take benefits from all, or only a part, of the uncrystallised funds in your SIPP.

Please complete one box to indicate the amount, or percentage, of your fund that you wish to take benefits from at this time. This amount, or percentage, must be the total amount to be applied to provide an unsecured pension or lifetime annuity and the amount of any pension commencement lump sum linked to that pension or annuity. Do NOT enter only the percentage to be taken as a pension commencement lump sum.

All of my fund  or Amount £  or  % of my fund

Please note that if you have an existing unsecured pension (USP) fund at 6th April 2006 (A-Day) and you crystallise further funds to provide USP on, or after, A-Day then the pre A-Day USP fund and the post A-Day USP funds will be kept separate. This is both for the purpose of determining maximum pension and any amount crystallised at age 75 (i.e. conversion to ASP) or annuity purchase, if earlier.

### 3. Transitional Protection

You only need to complete this section if you have registered for transitional protection with HM Revenue & Customs (HMRC) or have a protected pension age (i.e. you are entitled to take benefits before age 50). Otherwise, please go straight to Section 4.

a) Have you registered for enhanced protection? Yes  No

If Yes, please provide the following information, then go to question c) below (you do not need to complete the section on primary protection as enhanced protection takes priority, where you have registered for both forms of protection). If No, please go to question b) below.

i) HMRC certificate reference number:

ii) The protected pension commencement lump sum shown on the certificate (if any):  %

Please send us a copy of the HMRC certificate with your completed Benefit Form.

b) Have you registered for primary protection? Yes  No

If Yes, please provide the following information, then go to question c) below.

i) HMRC certificate reference number:

ii) The Lifetime Allowance Enhancement Factor shown on the certificate (e.g. 0.5):

iii) The amount of the protected pension commencement lump sum:  
▪ shown on the certificate (if any); and  £

▪ the percentage of this amount now available (taking into account amounts taken previously):  %

Please send us a copy of the HMRC certificate with your completed Benefit Form.

c) Do you have a protected pension age? Yes  No

If Yes, what is the protected pension age:

### 4. Available Lifetime Allowance

Please complete:-

Part A – If you have not registered for transitional protection; and/or

Part B – If you have registered for transitional protection or have answered “No” to the question in Part A.

**Part A (only complete if you have not registered for transitional protection). Please see the General Notes on the following page.**

Do you have sufficient unused lifetime allowance (i.e. is your unused lifetime allowance more than the value of the benefits being crystallised under your SIPP)? Yes  No

If Yes, please go to Section 5. If No, please complete Part B.

**Part B Please see the General Notes and the Transitional Protection Notes on the following page.**

i) What percentage of the standard lifetime allowance have you used up?  %

If you have registered for enhanced protection, please go to Section 5. Otherwise, please complete question ii) below.

ii) Do you want the value of your benefits above your available lifetime allowance to be either:

a) paid as a lifetime allowance excess lump sum, subject to a tax charge of 55%? Yes  No

or

b) retained in your SIPP, subject to an immediate tax charge of 25%, and designated to your unsecured pension fund? Yes  No

## General Notes (Parts A and B)

1. You must take into account any benefits that:-

- you have crystallised previously (including pre-commencement pensions i.e. pensions that you vested before 6th April 2006) under this and any other pension arrangement; and
- you are going to crystallise from any other pension arrangements at the same time as the benefits requested in this form.

The administrators of your existing crystallised pension arrangements (if any) will have provided you with a statement or will be able to tell you how much of the standard lifetime allowance has been used up by the benefits under those arrangements.

2. The value of the benefits crystallised by this form is the value of the fund entered by you in Section 2 of this form.

3. The standard lifetime allowance is £1.75m in 2009/10 (£1.8m in 2010/11).

## Transitional Protection Notes (Part B)

**4. Percentage of standard lifetime allowance used up:** even if your personal lifetime allowance is higher (e.g. as a result of primary protection), or lower (e.g. as a result of a protected pension age), than the standard lifetime allowance, we still need you to show the amount of lifetime allowance used up as a percentage of the standard lifetime allowance in Part B i).

**5. Enhanced protection:** if you are entitled to enhanced protection, we need to know the percentage of the standard lifetime allowance you have used up, as this may be relevant for calculating your pension commencement lump sum and will be needed for HMRC reporting purposes.

**6. Primary protection:** if you are entitled to primary protection, your personal lifetime allowance will be higher than the standard lifetime allowance (e.g. if your Lifetime Allowance Enhancement Factor is 0.5, you will be entitled to a personal lifetime allowance of 150% of the standard lifetime allowance). Please show the percentage of the standard lifetime allowance you have used up, which may of course be more than 100%.

**7. Protected pension age:** if you are entitled to take benefits before age 50, because you have a protected pension age, your personal lifetime allowance will be the standard lifetime allowance reduced by 2.5% for each complete year between the date your benefits commence and the date on which you will reach 50 (or 55 after 5th April 2010). However, please show the percentage of the standard lifetime allowance you have used up e.g. if you have already crystallised £75,000 of benefits from a separate pension scheme at age 35 in 2006/07, then the percentage of the standard lifetime allowance used up is 5% for the purposes of completing this form. (The standard lifetime allowance for 2006/07 was £1.5m).

**8. Protected rights:** if you are entitled to lump sum protection of more than 25% and your SIPP contains protected rights the lump sum payable in respect of the protected rights will be restricted to 25% of their value.

## 5. Pension Commencement Lump Sum

Please note that a pension commencement lump sum is not available if an unsecured pension fund is being used to purchase an annuity or provide alternatively secured pension.

If you wish to receive a pension commencement lump sum please specify the amount you wish to receive:

Maximum

or Other £

We will only pay a pension commencement lump sum of more than 25% of your fund if transitional protection applies. We will advise you of your maximum pension commencement lump sum and will adjust the amount you have specified if it exceeds the maximum allowable by HMRC.

The maximum percentage of protected rights funds you can receive as a pension commencement lump sum is 25% of the protected rights fund being crystallised.

You cannot receive a pension commencement lump sum from any safeguarded rights.

## 6. Unsecured and Alternatively Secured Pension Income Payments

Please specify the level of gross income you wish to receive (only complete ONE option):

a) Maximum income allowable by the HMRC (tick if appropriate); or

b) Nil income or, for ASP, minimum allowable by the HMRC (tick if appropriate); or

c) Gross monetary amount, within the minimum and maximum allowable by the HMRC

- Please note that you cannot receive more than the HMRC maximum income in any 12 month period.
- The minimum and maximum income limits are calculated by reference to annuity rates published by the Government Actuary's Department (GAD). For ASP the rate used is for a 75 year old regardless of your actual age.
- For USP you can choose to take "nil" income and the maximum is 120% of the GAD rate for your age at the date of calculation.
- The minimum pension for ASP is 55% of the annuity rate supplied by GAD for a 75 year old and the maximum is 90% of that rate.
- The minimum and maximum income level are calculated at outset and reviewed every five years for USP and annually for ASP. However, if you designate additional funds into your USP fund this will lead to an immediate review of the maximum income.
- Pension payments are normally payable on the 3rd Monday of each month.
- We will pay your pension net of income tax (under PAYE) and will account to HMRC for the tax deducted.

If your SIPP contains both protected rights and non-protected rights funds, income will be taken from each of these funds in the proportion it represents to the total value of the crystallised funds at the date of crystallisation, or later review.

Please specify the frequency you require for your pension payments (please tick):

d) Annually  Monthly

e) In advance  In arrears

We will advise you of your minimum and maximum income level and will adjust your chosen income level if it is necessary.

## 7. Death Benefit Nomination

Please complete Part A for Unsecured Pension and Part B for Alternatively Secured Pension.

### Part A Unsecured Pension

If you die before age 75, or the purchase of a lifetime annuity (if earlier), the Scheme Administrator will use your remaining unsecured pension fund to provide benefits for your spouse, civil partner, dependants, members of your family or other nominated beneficiaries.

For non-protected rights please indicate below the name(s) of the individuals you would like the Scheme Administrator to consider providing benefits for and the % of your fund that you would like to be applied for each individual. **Please note that the Scheme Administrator will take into account your wishes but is not bound to follow them.**

If your SIPP contains protected rights, those funds must be used to provide a pension for a spouse or civil partner who survives you. If you are not survived by a spouse or civil partner lump sum benefits will be paid to your estate unless you have made an alternative nomination. If you wish to make a nomination in respect of protected rights please indicate below how the benefits should be applied. Payment of lump sum benefits from protected rights may be subject to Inheritance Tax.

Full Name	<input type="text"/>	Relationship	<input type="text"/>	<input type="text"/>	%
Full Name	<input type="text"/>	Relationship	<input type="text"/>	<input type="text"/>	%
Full Name	<input type="text"/>	Relationship	<input type="text"/>	<input type="text"/>	%
Full Name	<input type="text"/>	Relationship	<input type="text"/>	<input type="text"/>	%
Full Name	<input type="text"/>	Relationship	<input type="text"/>	<input type="text"/>	%
				Total	100%

**Part B Alternatively Secured Pension**

**Dependant(s) Pensions**

On your death, the Scheme Administrator will apply your remaining fund to provide pension benefits for your spouse and/or other dependant(s). Dependants will include children under age 23 and any other individuals who, in the opinion of the Scheme Administrator, were financially dependent on you (or you were mutually dependent on each other) at the date of your death.

If your SIPP contains protected rights, those funds must be used to provide a pension for a spouse or civil partner who survives you. For non-protected rights please specify below the name(s) of your dependant(s) who you wish the Scheme Administrator to consider providing with a pension and the % of the fund to be applied for each dependant.

Full Name	<input type="text"/>	Relationship	<input type="text"/>	<input type="text"/>	%
-----------	----------------------	--------------	----------------------	----------------------	---

Full Name	<input type="text"/>	Relationship	<input type="text"/>	<input type="text"/>	%
-----------	----------------------	--------------	----------------------	----------------------	---

Full Name	<input type="text"/>	Relationship	<input type="text"/>	<input type="text"/>	%
-----------	----------------------	--------------	----------------------	----------------------	---

Total

If you have no spouse, civil partner or dependants at the date of your death, your remaining fund may be paid to a registered charity of your choice.

**Charity Lump Sum Death Benefit**

Do you want the remaining fund on your death to be paid to a registered charity(ies)? Yes  No

If Yes, please specify below the registered charity(ies) to which the lump sum should be paid and the % of your fund to be applied to each.

Full Name	<input type="text"/>	<input type="text"/>	%
-----------	----------------------	----------------------	---

Address	<input type="text"/>
---------	----------------------

<input type="text"/>
----------------------

Full Name	<input type="text"/>	<input type="text"/>	%
-----------	----------------------	----------------------	---

Address	<input type="text"/>
---------	----------------------

<input type="text"/>
----------------------

Full Name	<input type="text"/>	<input type="text"/>	%
-----------	----------------------	----------------------	---

Address	<input type="text"/>
---------	----------------------

<input type="text"/>
----------------------

Total

## 8. Payment and Tax Office Details

Please provide details of the bank/building society account to which you wish your income and pension commencement lump sum (if any) to be paid:

If we are currently paying you an unsecured pension and you wish your alternatively secured pension to continue to be paid to the same bank account then leave this section blank.

Name of Bank/Building Society			
Branch Address			
	Post Code		
Account Number		Sort Code	
Roll Number (if applicable)			
Account in the Name of			
Account Type			

Please provide the following information about the Inspector of Taxes dealing with your tax affairs:

Tax District		Your Tax Reference	
Branch Address			
	Post Code		

**Important Notes:** If you have received a P45 from your previous employment, please forward this to us with this form and we will use this to apply the correct tax code for your pension. If you do not have a P45, we are legally obliged to operate tax code BR, which is a Basic Rate Tax deduction. We will advise our Tax Office who will in turn contact your Tax Office to confirm your correct tax code. We can only change your tax code if instructed to do so by HMRC. You may wish to contact your Tax Office to expedite the correct tax coding notice.

## 9. Lifetime Annuity Purchase

Is a lifetime annuity to be purchased from:

a) your uncrystallised pension fund? Yes  No

and/or

b) your unsecured pension (income withdrawal) fund? Yes  No

Which insurance company is the lifetime annuity to be purchased from?

Insurance Company Name			
------------------------	--	--	--

Please enclose a copy of your annuity quotation and the insurance company's proposal form for our completion. Alternatively, please specify the name and address of your adviser below (if applicable) and we will contact them with our requirements.

Please note that we cannot pay your pension commencement lump sum (if any) until we have final details of your chosen annuity. Bank of Scotland Share Dealing and A J Bell Management Limited cannot provide any advice in relation to annuity purchase.

Adviser Name			
Address			
	Post Code		
Telephone Number		Fax Number	

## 10. Member's Declaration and Undertaking

I hereby request and consent to the payment of benefits as set out in this form and agree that:-

- a) it is my responsibility to ensure that there is sufficient liquidity within my SIPP to pay benefits as they fall due;
- b) income payments under unsecured pension and alternatively secured pension will at all times remain within the minimum and maximum allowable by HMRC, this overriding any instructions I may give to the contrary; and
- c) the basis used for valuing investments held under my SIPP for benefit crystallisation purposes will be determined by the Scheme Administrator, taking into account HMRC requirements. In particular, I understand that the value used for some types of investment (e.g. UK quoted stocks and shares) for this purpose may be different to that shown on my valuation statements.

I declare that:-

- i) the information contained in this form and in particular Section 3 (Transitional Protection) and Section 4 (Available Lifetime Allowance) is, to the best of my knowledge and belief, true, complete and not misleading;
- ii) as a consequence of payment of the pension commencement lump sum requested by this form (if any), the amount of contributions paid by me, or on my behalf, to any registered pension scheme is not, and will not be, significantly greater than it would otherwise have been; and
- iii) I agree that I will indemnify the Scheme Administrator against any liability to pay any tax or other charges which arise out of the provision of false or misleading information.

If you have any doubts whatsoever about which option is most suitable for you then please contact a financial adviser. Neither Bank of Scotland Share Dealing nor A J Bell Management Limited can provide you with any advice.

**Please sign and date the Benefit Form and return it to:-**

**The Bank of Scotland Share Dealing SIPP Administration Team  
A J Bell Management Limited  
Trafford House  
Chester Road  
Manchester  
M32 0RS**

**Tel: 0845 606 1188**

**Fax: 0870 240 0513**

Member's Name

Signature

Date

A J Bell Management Limited is the Scheme Administrator of the Bank of Scotland Share Dealing SIPP. A J Bell Management Limited is registered in England No. 3948391. Registered Office: Trafford House, Chester Road, Manchester M32 0RS. Authorised and regulated by the Financial Services Authority and on the FSA register under FSA register number 211468. Sippdeal Trustees Limited is a wholly owned subsidiary of A J Bell Management Limited, registered in England No. 4050222. Registered Office: Trafford House, Chester Road, Manchester M32 0RS. Sippdeal Trustees Limited does not conduct any regulated activities, and is, therefore, not regulated.

Dealing and stockbroking administration services are provided by Halifax Share Dealing Limited trading as the Bank of Scotland Share Dealing Service. Halifax Share Dealing Limited is part of the Lloyds Banking Group. Halifax Share Dealing Limited is registered in England No. 3195646 Registered Office: Trinity Road, West Yorkshire HX1 2RG. Authorised and regulated by the Financial Services Authority, 25 The North Colonnade, Canary Wharf, London E14 5HS. A Member of the London Stock Exchange and an HM Revenue & Customs approved ISA Manager.

# Transfer Form

## Important Notes

This form is an application to transfer benefits from another registered pension scheme into a Bank of Scotland Share Dealing SIPP administered by A J Bell Management Limited (the "receiving scheme"). This form is supplementary to the Application Form completed by the transferring member.

Please use **BLOCK CAPITALS** only and blue or black ink, ticking boxes where appropriate.

If you would like a copy of this or any other item of our other literature in large print, Braille or in audio format, please contact us on 0845 606 1188 or by e-mail: [bossipp@sippdeal.co.uk](mailto:bossipp@sippdeal.co.uk)

## Instructions for the Transferring Member

**Section A** must be completed and signed by you. The whole form must then be forwarded to either:-

- a) the Scheme Administrator of the transferring scheme, if the transfer is to be made in the form of a cash amount from the transferring scheme (a 'cash transfer'). **Please do not return this form directly to the Bank of Scotland Share Dealing SIPP Administration Team;** or
- b) to the Bank of Scotland Share Dealing SIPP Administration Team at the address shown below, if the transfer is to take the form of the transfer of cash and other assets/investments (an 'in-specie transfer'). **Please also enclose a list of assets being transferred for each of those assets.**

**The Bank of Scotland Share Dealing SIPP Administration Team  
A J Bell Management Limited  
Trafford House  
Chester Road  
Manchester  
M32 0RS**

**Tel: 0845 606 1188  
Fax: 0870 240 0513**

## Instructions for the Transferring Scheme

**Section B** must be completed on behalf of the transferring scheme, signed and then either:-

- a) for a cash transfer sent to the address shown above, along with a cheque made payable to 'Sippdeal Trustees Limited re (insert name of transferring member)' for the amount of the transfer value; or
- b) for an in-specie transfer sent to the Bank of Scotland Share Dealing SIPP Administration Team, at the address shown above, with confirmation of the assets to be transferred and how the transfer will be made (if not previously agreed).

If you require any further forms to be completed by the transferring member then please contact the member directly.

**For information**, the receiving scheme is a registered pension scheme under Finance Act 2004 (PSTR:00605674RH).

A J Bell Management Limited is the Scheme Administrator of the receiving scheme. Sippdeal Trustees Limited, a wholly owned subsidiary of A J Bell Management Limited is the trustee of the receiving scheme.

## Section A – to be Completed by Transferring Member

Full Name of Member			
Date of Birth			Your SIPP Ref. (if known)
Transferring Scheme Name			
Member's Ref. or Policy No. under Transferring Scheme			
Name of Administrator of Transferring Scheme			
Address of Administrator of Transferring Scheme			
Town		County	
Post Code		Country	

Is the transfer to include the value of your protected rights/contracted-out benefits under the transferring scheme?  
Yes  No

Is the transfer to be made in the form of a cash amount or the transfer of existing assets (in-specie) from the transferring scheme?  
Cash only  In-specie

If 'in-specie', please provide the name and address of the existing investment manager/stockbroker below (if applicable). Also, please enclose a list of the assets to be transferred and current valuations:

Name of Investment Manager/Stockbroker			
Address of Investment Manager/Stockbroker			
Town		County	
Post Code		Country	

If the transfer is to be made in-specie, once you have completed and signed Section A please return this form to us. If the transfer is to be made in cash, please send the form direct to the Scheme Administrator of the transferring scheme after completing and signing Section A.

## Request for Transfer

I request the Scheme Administrator of the transferring scheme to transfer the value of my benefits under the transferring scheme to the receiving scheme either in the form of:-

1. a cash payment made by cheque (or such other method agreed with the Bank of Scotland Share Dealing SIPP Administration Team); or
2. a direct transfer of assets held on my behalf under the transferring scheme (after deduction of any outstanding liabilities or charges) to the receiving scheme. Where appropriate the Bank of Scotland Share Dealing SIPP Administration Team will advise details of the nominee to whom assets must be transferred.

It is understood that the existing investment manager or administrator of the transferring scheme will be responsible for the collection of all outstanding dividends and tax reclaims, together with the realisation of all such rights and entitlements in respect of the assets transferred and for passing them on to the receiving scheme.

I authorise the Scheme Administrator, provider or insurer of the transferring scheme to provide the Bank of Scotland Share Dealing SIPP Administration Team at A J Bell Management Limited with any information it may request regarding my benefits under the transferring scheme. I agree that a copy of this authority should have the validity of the original.

I hereby apply to the Scheme Administrator of the receiving scheme, to accept the transfer from the transferring scheme and to pay it into my SIPP, established under the receiving scheme. I confirm that the information provided relevant to my application to transfer benefits into my SIPP is correct and complete, to the best of my knowledge and belief.

I also confirm that I have not been recommended to transfer by, or received any advice in relation to the transfer from, a representative of Bank of Scotland Share Dealing, A J Bell Management Limited or Sipdeal Trustees Limited.

## Additional Declaration for Transfers of Unsecured Pension, or Alternatively Secured Pension (if applicable)

I declare that all, or a part, of the transfer payment has been designated to provide either unsecured or alternatively secured pension benefits for me under the transferring scheme. The transferring scheme will confirm the amount (if any) designated to provide these benefits. I understand that the amount of the transfer payment representing these benefits will be applied to provide me with unsecured pension or alternatively secured pension under the receiving scheme.

I further understand that the unsecured pension, or alternatively secured pension, benefits under the receiving scheme will be subject to the same income limits and review periods as under the transferring scheme, until such time as a further review of these limits is triggered.

Signed  
(Member's Signature)

Date

# Section B – to be Completed by Transferring Scheme

## Instructions to Transferring Scheme Administrators

Please complete Sections 1 and 4 (General Information and the Scheme Administrator's Declaration) in all cases. Also complete Section 2 (Unsecured or Alternatively Secured Pension) and/or Section 3 (Transitional Protections), if applicable.

### I. General Information

a) Is the transferring scheme a registered pension scheme under Finance Act 2004? Yes  No

If No, we will not be able to accept the transfer value. If Yes please provide:

i) HM Revenue & Customs (HMRC) Pension Scheme Tax Reference:

ii) type of scheme (please tick one box that best describes the transferring scheme):

Self invested personal pension

Small self administered scheme

Defined benefit occupational scheme

Money purchase occupational scheme

Personal/stakeholder pension

Section 32 contract

Other (please specify)

b) Contact name and telephone number for enquiries: Name

Telephone No.

c) Total Transfer Value: £

Does the Transfer Value include any protected rights/contracted out benefits? Yes  No

If Yes, please provide the breakdown of the Total Transfer Value between:

i) protected rights/contracted-out benefits; and: £

ii) non-protected rights £

Also please provide:

i) total value of GMP/pre 6 April 1997 protected rights; £

ii) total value of Section 9(2B)/post 5 April 1997 protected rights; and £

iii) total value of safeguarded rights (if applicable). £

d) Please show the breakdown of the Transfer Value between: Non-Protected Rights Protected Rights

i) unvested/uncrystallised pension rights: £  £

ii) unsecured pension rights, which vested/crystallised before 6 April 2006 (Pre A-Day USP): £  £

iii) unsecured pension rights which vested/crystallised after 5 April 2006 (Post A-Day USP): £  £

iv) alternatively secured pension rights (ASP): £  £

If the transfer value includes rights under ii), iii) or iv) please also complete Section 2.

e) Is the transfer to be made 'in-specie' (a transfer of assets, which may include some cash)? Yes  No

If Yes, please attach to this form a list of the assets to be transferred and valuations for these assets. We will only accept the transfer of assets as permitted by the Bank of Scotland Share Dealing SIPP Terms and Conditions.

f) Is the transfer being paid as part of a block transfer (as defined in paragraph 22 of Schedule 36 of Finance Act 2004)? Yes  No

If Yes, please complete Section 3.

g) Does part of the transfer value relate to a pension credit derived from a Pension Sharing Order or Provision? Yes  No

If Yes, please state the amount of the transfer value representing these rights: £

Is the transferring member entitled to take a pension commencement lump sum in relation to these rights? Yes  No

h) Is there an Earmarking Order in force in relation to any benefits being transferred? Yes  No

If Yes, please attach a copy of the Order.

## 2. Unsecured or Alternatively Secured Pension

Please provide the following for any unsecured pension or alternatively secured pension benefits included in the transfer. If the transfer includes amounts in respect of a number of different tranches of unsecured pension, with different limits and review periods, please provide the following information for each tranche separately (if there is not enough space, please provide the information on a separate sheet and attach it to this form).

a) Is the unsecured or alternatively secured pension being paid by the transferring scheme to:-

i) a member of the scheme? Yes  No

or

ii) a dependant of a deceased member of the Scheme? Yes  No

Pre A-Day USP	Post A-Day USP	ASP
---------------	----------------	-----

b) The commencement date for the current reference/review period: 

/ /	/ /	/ /
-----	-----	-----

**Note:** Please leave blank if no reference period has commenced

c) The current maximum income limit:

i) non-protected rights: 

£	p.a.	£	p.a.	£	p.a.
---	------	---	------	---	------

and

ii) protected rights 

£	p.a.	£	p.a.	£	p.a.
---	------	---	------	---	------

**For ASP only**, the current minimum income limit:

i) non-protected rights: 

£	p.a.
---	------

and

ii) protected rights 

£	p.a.
---	------

d) The amount of income that will have been paid for the current unsecured, or alternatively secured, pension year up to the date of transfer:

i) non-protected rights:

£	£	£
---	---	---

and

ii) protected rights

£	£	£
---	---	---

e) For Post A-Day USP only, the total amounts vested/crystallised to:

i) provide unsecured pension:

£
---

and

ii) any linked pension commencement lump sums:

£
---

f) The percentage of the standard lifetime allowance used by benefit crystallisation events under the transferring scheme\*

	%		%
--	---	--	---

\*Please show the percentage of the standard lifetime allowance shown on the member's latest annual statement in relation to Post A-Day USP or ASP, plus any percentage in respect of further benefit crystallisation events (i.e. additional fund designations) since the date of the statement. If no annual statement has yet been issued to the member, please show the percentage of the lifetime allowance used up as notified to the member following the setting up of the unsecured pension fund.

These figures are required to enable us to calculate the benefit crystallisation amount for lifetime allowance purposes when the member reaches age 75 (BCE5A) and to enable us to continue to report to the member the amount of lifetime allowance used up in respect of the benefit crystallisation events under the transferring scheme.

### 3. Transitional Protections

a) If the transfer is part of a block transfer, please provide the name of one other member whose benefits are being transferred to the receiving scheme as part of the same transaction.

Full name of member

b) Is the transferring member entitled to a protected minimum pension age (below age 50) under the transferring scheme?

Yes  No

If Yes, please confirm the earliest age at which benefits can commence:

c) Is the transferring member entitled to a protected pension commencement lump sum of more than 25% of the amount vested/crystallised?

Yes  No

If Yes, please confirm:

i) the amount of the protected pension commencement lump sum at 5 April 2006:

£
---

ii) the value of the member's pension benefits in that scheme at 5 April 2006:

£
---

d) Are all of the transferring member's pension rights under the transferring scheme being transferred at the same time?

Yes  No

If No, transitional protection may not apply.

## 4. Scheme Administrator's Declaration

We declare that the information set out in Section B of this Transfer Form is correct, complete and not misleading, to the best of our knowledge and belief.

We confirm that the payment of this transfer value to the receiving scheme will be a 'recognised transfer' for the purposes of Finance Act 2004.

Name

Signature

Date

### **For and on behalf of the Scheme Administrator of the transferring scheme**

A J Bell Management Limited is the Scheme Administrator of the Bank of Scotland Share Dealing SIPP. A J Bell Management Limited is registered in England No. 3948391. Registered Office: Trafford House, Chester Road, Manchester M32 0RS. Authorised and regulated by the Financial Services Authority and on the FSA register under FSA register number 211468. Sippdeal Trustees Limited is a wholly owned subsidiary of A J Bell Management Limited, registered in England No. 4050222. Registered Office: Trafford House, Chester Road, Manchester M32 0RS. Sippdeal Trustees Limited does not conduct any regulated activities, and is, therefore, not regulated.

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**Instruction to your Bank or Building Society to pay by Direct Debit.**

Please fill in the whole form using a ball point pen and send it to:

Sippdeal Trustees Ltd  
Trafford House  
Chester Road  
Manchester  
M32 0RS

Name(s) of Account Holder(s)



Bank/Building Society Account Number

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Branch Sort Code

--	--	--	--	--	--

Name and full postal address of your Bank or Building Society

To the Manager	Bank/Building Society
Address	
Postcode	

SIPP Reference

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Originator's Identification

6	0	0	2	5	0
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FOR Sippdeal Trustees Ltd

OFFICIAL USE ONLY

This is not part of the instruction to your Bank or Building Society

Instruction to your Bank or Building Society

Please pay Sippdeal Trustees Ltd

Direct Debits from the account detailed on this Instruction subject to the safeguards assured by The Direct Debit Guarantee. I understand that this instruction may remain with Sippdeal Trustees Ltd and if so, details will be passed electronically to my Bank/Building Society.

Signature(s)



Date

Banks and Building Societies may not accept Direct Debit Instructions for some types of accounts.

Please retain this section for your information.



This Guarantee should be detached and retained by the Payer

**The Direct Debit Guarantee**

- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change, the Sippdeal Trustees Ltd will notify you within 5 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by the Sippdeal Trustees Ltd or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

