

# Application Form

for the Curtis Banks SIPP



This application form is a legally binding document between you (the applicant), Curtis Banks Limited and Colston Trustees Limited.

Please complete all relevant sections of the form **IN FULL USING BLOCK CAPITALS** and return it to Curtis Banks Limited, 3 Temple Quay, Bristol BS1 6DZ

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## There are a number of sections to the form:

<b>Adviser Section</b>	For completion by any professional adviser who has introduced you to us, and signature by you at the bottom of page 1
<b>Sections 1 – 9</b>	For completion by you, and signature in Section 9
<b>Checklist</b>	Please complete before returning your application form to Curtis Banks
<b>Direct Debit Mandate</b>	For completion and signature by you if you wish to pay regular contributions to your SIPP

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If you have any queries regarding the completion of this form, please contact your professional adviser, or Curtis Banks Limited on (0117) 910 7910, and we will be pleased to help you.

Curtis Banks Limited is the operator and Administrator of the SIPP. Colston Trustees Limited is trustee of the SIPP.

Curtis Banks Limited (registered number 6758825) and Colston Trustees Limited (registered number 6867955) are companies registered in England & Wales with their registered addresses at 3 Temple Quay, Bristol BS1 6DZ.

Curtis Banks Limited is authorised and regulated by the Financial Conduct Authority.  
[www.curtisbanks.co.uk](http://www.curtisbanks.co.uk)



## Adviser Section

If you are making this application as a result of advice from a professional adviser, the adviser should complete this section, and you should sign the adviser charging section at the bottom of this page.

### CLIENT DETAILS

Full name of client to whom this application relates

### ADVISER DETAILS

Name of authorised individual

Name of firm

Address   
Postcode

Phone number  Email

Regulatory authority  Firm authorisation number

### ADVISER CHARGING

Please confirm details of any adviser charges payable in respect of advice in relation to the SIPP (any boxes left blank will be assumed to be zero):

Initial payment  £ or  % of initial contribution  transfer value

Ongoing payments  £ or  % of fund value

Ongoing payments - frequency Quarterly  6 monthly  Annually  (Fees to be paid upon production of an invoice from the Adviser)

Future transfer-in payments  £ or  % of each transfer in

Future contribution payments  £  % p.a. of regular  ad hoc  all contributions

Are payments subject to VAT? Initial: Yes  No  Ongoing: Yes  No  (If left blank, we will assume no)

Source of payments (if other than SIPP bank account)  (Payment from the SIPP bank account will be the default option)

Name of introducer's bank

Sort code  Account number

Account name  Reference for payments

### TO BE SIGNED BY THE ADVISER:

I confirm that the above adviser charges are in accordance with an adviser charging structure which has been disclosed and agreed, and meets regulatory requirements.

Date

### TO BE SIGNED BY THE PERSON APPLYING FOR THE SIPP:

I am satisfied that the amounts of adviser charges above have been fully and correctly completed and I authorise payment of these charges from the SIPP.

Date

NB charges may also be payable to your adviser in respect of other advice related to the SIPP, for example advice on the investments made by the SIPP. Any such additional charges should be separately disclosed to you and validated by you.





## 2 Status and Eligibility

Please indicate your status by ticking one or more of the boxes below:

- 1  **Employed** If this applies, please give your employer's details below:
- Employer's name
- Company number
- Employer's address
- Postcode
- 2  **Receiving a pension chargeable to tax**
- 3  **Self-employed (In receipt of profits or gains which are chargeable to tax under Schedule D)**  
If trading under a different name please write it in the box below
- Trading name
- 4  **A child under the age of 16 years**
- 5  **Caring for one or more children under the age of 16 years**
- 6  **Caring for a person aged 16 years or over**
- 7  **In full time education**
- 8  **Unemployed**
- 9  **Other**
- 

Please indicate your eligibility by ticking one or more of the boxes below:

- 1  **I am a UK Relevant Individual (as defined below)**
- You can receive tax relief on annual contributions of the higher of £3,600 gross or 100% of your earnings.
- A "UK Relevant Individual" is one who:
- has relevant UK earnings chargeable to income tax for that year; or
  - is resident in the UK at some time during that tax year; or
  - was resident in the UK at some time during the 5 tax years immediately before the tax year in question and was also resident in the UK when the individual joined the SIPP; or
  - has general earnings for that tax year from overseas Crown employment subject to UK tax, or is the spouse of such an individual
- 2  **I am not a UK Relevant Individual but was UK resident or had earnings charged to UK tax in the last 5 years**
- You can receive tax relief on annual contributions up to £3,600 gross.
- 3  **I am not a UK Relevant Individual**
- You cannot receive any tax relief on contributions, but can transfer in any other UK pension arrangements.

Please indicate whether you have protection on your pension arrangements:

- I have Enhanced or Fixed Protection on my pension arrangements**
- Please provide us with a copy of your protection certificate or online reference number (for 2016 protection). **If you answered yes, please be aware that your protection will be lost if you elect to make further contributions.**

### 3 Identity Verification

Your SIPP application cannot proceed until all documents have been received.

If the Adviser Section of this form has been completed, please go to Section 4.

Please supply copies of one item under each of the following headings to verify your identity and residential address:

#### Identity

Current full passport  
National Identity card  
Current full UK driving licence  
HM Revenue & Customs tax notification  
Firearms certificate  
State pension or benefits book/letter

#### Address

Bank/building society/credit union statement or passbook  
Council tax bill  
Utility bill (not mobile phone)  
Mortgage statement  
Current full UK driving licence (not if used to confirm identity)  
HMRC tax notification (not if used to confirm identity)

Copy documents should be certified by an appropriate person (doctor, lawyer or other professional person) and statements, bills etc must be less than 3 months old (or 12 months for a mortgage or tax bill).

If you are making contributions to the SIPP, please tick the following to confirm the source of wealth from which they are being paid and supply evidence as indicated:

- 1  Earnings – a P60, payslip or tax return
- 2  Sale of or income from investment – copy of relevant document
- 3  Gift or inheritance – copy documents with relevant details
- 4  Other – please specify below and supply relevant copy documents

### 4 Contributions

If you are not intending to make any contributions to the SIPP, please go to section 5.

#### Personal Contributions

All personal contributions to the SIPP are made net of basic rate tax, which we reclaim from HMRC. Please enter the intended net amounts below:

Single contribution	<input type="text"/>	
Regular contribution	<input type="text"/>	Frequency <input type="text"/>

#### Employer Contributions

Employer contributions are paid gross into the SIPP. Please ensure you have completed your Employer's details in Section 2. Employer Contributions will not be accepted into the SIPP if this section is not completed.

Please enter the intended amounts below:

Single contribution	<input type="text"/>	
Regular contribution	<input type="text"/>	Frequency <input type="text"/>

Single contributions are paid by cheque made payable to "Curtis Banks SIPP – your initials and surname". For regular contributions please complete the direct debit form at the back of this application.

If you have taken benefits from any pension arrangement in a way which means you are subject to the reduced Money Purchase Annual Allowance for pension contributions, please enter the date this first applies to you.

## 5 Transfers

If you are not transferring funds into your SIPP from other pension plans, please go to section 6.

If you are transferring from more than 2 other plans, please complete further copies of this page and attach to your application.

	1	2
Type of other plan (occupational/personal etc)	<input type="text"/>	<input type="text"/>
Name of provider/scheme	<input type="text"/>	<input type="text"/>
Address	<input type="text"/> Postcode	<input type="text"/> Postcode
Contact name/number	<input type="text"/>	<input type="text"/>
Policy/plan number	<input type="text"/>	<input type="text"/>
HMRC reference number (if known)	<input type="text"/>	<input type="text"/>
Expected transfer value	£ <input type="text"/>	£ <input type="text"/>

Is this the full value of the plan?

YES  NO

YES  NO

Are any benefits already in drawdown under the plan?

FULL  PARTIAL  NO

FULL  PARTIAL  NO

If yes, please provide your P45 once supplied by your existing scheme.

Is the plan a defined benefits scheme or a scheme with safeguarded benefits, other guarantees or promises?

YES  NO

YES  NO

If yes, has the transfer been recommended by your adviser?

YES  NO

YES  NO

Please complete a "Transfer of Benefits – Safeguarded Benefits" form and return with this application.

Is this an in-specie transfer?  
(i.e. does the transfer consist of assets other than cash?)

YES  NO

YES  NO

If yes, please list the types of assets and their values

If transferring an investment portfolio - please also provide an asset list from the investment manager.

For all other assets - please provide a breakdown of the funds from the provider.

Without the above items, the in-specie transfer cannot proceed.

We will contact the existing provider(s) to arrange the in-specie transfer of the assets listed.

To make a transfer into your SIPP, you should contact the other pension arrangement and request a transfer and ask for their form for this. Part of the form may need to be completed by ourselves, and you should forward it on to us at our address on the front of this application form.

If the other pension arrangement does not have any transfer forms, please contact us and we will issue our own transfer form.

If the other pension arrangement is a member of the Origo "Options Transfer" service, transfer forms will not be needed as the transfer will be processed electronically. Your professional adviser will be able to tell you if this applies.

## 6 Investment Details

Please supply the details below in order to help us set up the appropriate arrangements for you.

If someone will be assisting you with investments, including your professional adviser, please give their details below:

Name of firm

Contact name

Address

Postcode

FCA authorised number

Please indicate which of the following are intended for your SIPP:

- 1  **Investment dealing using Stocktrade, our preferred execution-only broker.**
- 2  **Investment dealing using a different execution-only broker.**  
Please complete the details below.
- 3  **Investment dealing using a discretionary fund manager.**  
Please complete the details below.
- 4  **Investments using application forms provided by your adviser. Please indicate brief details of the proposed investments below.** If your chosen investment is unregulated you will need to complete a separate investment questionnaire. Full due diligence will be carried out by Curtis Banks on the acceptability of unregulated assets into the SIPP and we reserve the right to decline investment requests.
- 
- 5  **Commercial property purchase.**  
You will need to complete our property questionnaire. This is available on our website ([www.curtisbanks.co.uk](http://www.curtisbanks.co.uk)) or by contacting us on the number on the front of this application form.

If you ticked box 2 or 3, please supply details of the broker or fund manager below:

Name of firm

Contact name

Address

Postcode

FCA authorised number



## 7 Death benefits

Benefits on death can be paid to a wide range of beneficiaries, including relatives, dependants, beneficiaries under your Will and anyone specifically nominated by you. The beneficiaries are determined by the administrator of the Scheme, taking account of all the information available on your death.

This form allows the eligible range of beneficiaries to be as wide as possible, and for you to nominate any specific persons who you would like benefits to be paid to on your death. It overrides any previous nomination you may have made. The administrator will be guided by your nomination in determining the actual beneficiaries, but it is not binding on them.

Benefits on death are either a lump sum or income payments. For more details of the benefits payable, please refer to the notes below or our [Benefits](#) guidance notes.

	Beneficiary 1	Beneficiary 2	Beneficiary 3	Beneficiary 4
Name				
Address				
Postcode				
Relationship				
% of fund				
Lump sum or income?				

Name of Trust	Trustee names	Copy of trust deed provided?
		YES <input type="checkbox"/> NO <input type="checkbox"/>

### Notes

1. You can nominate any person or organisation to receive benefits – they do not need to be relatives. You can change your nomination at any time by completing a further Expression of Wish form.

2. If you wish benefits to be paid to children under age 18, it may be advisable for benefits to be paid from the Scheme into a trust for their benefit. You should discuss the establishment of a trust with your solicitor and enter the details of the trust above.

**I nominate the persons named above to receive benefits on my death. In addition, to allow the Scheme to pay drawdown income to as wide a range of beneficiaries as possible, for the purposes of the relevant tax legislation, I nominate any individual who is eligible to receive a lump sum on my death. This is so that the Scheme is able to offer drawdown to any such person as an alternative.**

### How this form works

Death benefits can be paid in the form of either a lump sum or drawdown income. Lump sums can be paid to a wide range of beneficiaries, including relatives, dependants, beneficiaries under a Will and anyone nominated by you. The range of beneficiaries is narrower for drawdown income, unless they have been nominated. For example, an adult child could automatically qualify for a lump sum, but could only receive income if nominated by you.

It is therefore important to ensure that the widest range of persons is nominated for the ability to receive income, so that restrictions do not apply in practice on your death.

#### Example:

*John nominates his wife as his beneficiary on death. They later divorce and become financially independent. John then dies and his only real beneficiaries are his two adult children. Lump sum benefits can be paid to them, but they would not be able to receive an income as they have not been nominated by John.*

To overcome this, the declaration in bold achieves 2 purposes:

- It nominates specific beneficiaries, as set out in the table above, as the persons who you would like benefits to be paid to
- It also nominates, for the purposes of eligibility for a drawdown income, any person who is eligible to receive a lump sum

By this means, drawdown income can be paid to the same range of persons as a lump sum can be paid to, thereby avoiding the risk that drawdown income cannot be paid to someone because they have not been nominated.

## 8 Cancellation Rights

You have rights to cancel the SIPP and also withdraw from any transfers into the SIPP and these rights are important. Whilst they are in force we will not be able to invest any funds received into the SIPP, and you may therefore want to take action by ticking these boxes below.

- I wish to waive my rights to my statutory 30 day period in which to cancel the SIPP and understand that I will then be unable to cancel my SIPP within this period.  YES  NO
- Although I cannot waive my rights to withdraw from the transfer of any funds to the SIPP, I would like these funds to be invested when received and if I subsequently withdraw from the transfer I accept that the funds which will be returned may be lower due to changes in investment values.  YES  NO

If you tick the "YES" boxes above then we can invest funds straight away, but we cannot complete any investment of transferred funds into illiquid assets (properties etc) until the 30 day cancellation period has expired.

If you tick the "NO" boxes above, we will only proceed with any investment instructions once the cancellation periods have expired.

Please contact us if you would like us to explain the consequences of waiving your cancellation rights in more detail.

## 9 Declaration

This declaration should be signed by the person applying for a Curtis Banks SIPP or, if that person is under age 18 or incapable of managing their affairs, a parent or guardian with authority to act on their behalf. References to "I" and "you" below are references to the person signing this declaration.

Your attention is drawn to the Curtis Banks SIPP Key Features Document, Terms & Conditions, Schedule of Fees and Personal Illustration, upon which we intend to rely. For your own benefit and protection you should read these documents carefully before signing the declaration below.

Curtis Banks Limited will rely on your declaration as part of your contract with us. If you do not understand any part of it, please ask us for further guidance.

### Membership

- I apply for membership of the Curtis Banks SIPP and agree to be bound by the Rules and the Terms and Conditions of the SIPP in force from time to time. I request that the benefits arising from membership be provided for me under the SIPP.
- I confirm that I have received, and been given the opportunity to read and understand the Curtis Banks SIPP Key Features Document, Terms and Conditions, Schedule of Fees, and Key Features Illustration. I understand that I have the opportunity to read the Rules of the SIPP.
- I declare that to the best of my knowledge and belief all statements made in this application form (including the contents of this declaration) as at the date of completion (whether in my handwriting or not) are correct and complete.
- I agree and consent to Curtis Banks Limited carrying out checks to confirm my identity, residence and source of wealth and I agree to supply all requested information deemed necessary for the purpose of these checks.
- I understand that Curtis Banks Limited will correspond with any Adviser (including employees of the Adviser) identified in the Adviser Section of this application rather than me directly unless I give written instructions to the contrary.
- I consent to my personal data being processed by Curtis Banks Limited in accordance with the Terms and Conditions and current data protection legislation. I consent to personal data being disclosed to any Adviser identified in this form either orally or in writing or via online log-in to the Curtis Banks website.
- I agree and consent to Colston Trustees Limited holding a pooled account for the SIPP banking arrangements, which is operated by Curtis Banks Limited, as set out in the SIPP Terms & Conditions.
- I will inform Curtis Banks Limited in writing within 30 days if:
  - There is a change in my permanent residential address;
  - There is a change in my employment status or in my employer;
  - I cease to be UK resident or I become UK resident again;
  - I cease to have UK relevant earnings;
  - I contribute more than 100% of my earnings to all my pension arrangements in a tax year;
  - Any other event occurs, as a result of which I am no longer entitled to tax relief on pension contributions ; or
  - I lose my right to enhanced or fixed protection.
- If I am making this application on behalf of a person under age 18 or who is incapable of managing their affairs, I confirm that I have the necessary capacity and authority to enter into this application.

## Investments

- I authorise Curtis Banks Limited to accept investment instructions from any adviser identified in part 6 of this application form until such time as I give written instructions to the contrary.
- I confirm that I will rely on my own decisions or advice received from my advisers when making investment transactions and I am solely responsible for the outcome of those transactions. I acknowledge that Curtis Banks Limited and Colston Trustees Limited do not give any advice in relation to the SIPP and its investments.

## Contributions

- I declare that my total gross contributions to all UK registered pension schemes in respect of which I am entitled to tax relief will not exceed the higher of £3,600 or 100% of my UK relevant earnings.
- I understand that there is no entitlement under the SIPP to Unauthorised Payments (as defined in the Finance Act 2004). I will not knowingly carry out any action which could lead to Unauthorised Payments.
- If I am already subject to the Money Purchase Annual Allowance (MPAA), I have supplied the date the MPAA first applied to me in Section 4 of this application.
- I accept that Curtis Banks is not responsible for checking whether I am subject to the MPAA before accepting contributions and applying for tax relief on personal contributions.

## Death Benefits

- I would like benefits on my death to be paid out in accordance with Section 7 of this application and understand that my nomination is not binding on the trustees.
- I nominate the persons named in Section 7 of this application to receive benefits on my death. In addition, to allow the Scheme to pay drawdown income to as wide a range of beneficiaries as possible, I nominate for the purposes of the relevant tax legislation any individual who is eligible to receive a lump sum on my death, so that the Scheme is able to offer drawdown to any such person as an alternative.

## Transfers

- Where funds from other pension arrangements are to be transferred to the SIPP, I consent to the payment of the transfers.
- Declarations to the current provider of the transferring scheme(s)
  - I authorise and instruct you to transfer sums and assets from the plan(s) as listed in Section 5 of this application directly to Curtis Banks and to provide any instructions and/or discharge required by any relevant third party to do so.
  - Where you have asked me to give you any original policy document(s) in return for the transfer of sums and assets and I am unable to do so, I promise that I will be responsible for any losses and/or expenses which are the result, and which a reasonable person would consider to be the probable result, of any untrue, misleading or inaccurate information deliberately or carelessly given by me, or on my behalf, either in this form or with respect to benefits from the plan.
  - I authorise Curtis Banks, the current provider and any financial intermediary named in this application to obtain from each other, and release to each other, any additional information that may be required to enable the transfer of sums and assets to Curtis Banks.
  - I authorise Curtis Banks, the current provider and any employer paying contributions to any of the plan(s) as listed in Section 5 of this application to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to Curtis Banks.
  - Until this application is accepted and complete, Curtis Banks' responsibility is limited to the return of the total payment(s) to the current provider.
  - Where the payment(s) made to Curtis Banks represent(s) all of the sums and assets under the plan(s) listed in Section 5 of this application, then payment made as instructed will mean that I shall no longer be entitled to receive pension or other benefits from the plan(s) listed.
  - Where the payment(s) made to Curtis Banks represent(s) part of the sums and assets under the plan(s) listed in Section 5 of this application, then payment made as requested will mean that I shall no longer be entitled to receive pension or other benefits from that part of the plan(s) represented by the payment(s).
- Declaration to Curtis Banks and the current provider of the transferring scheme(s)
  - I promise to accept responsibility in respect of any claims, losses and expenses that Curtis Banks and the current provider may incur as a result of any incorrect information provided by me in this application or any failure on my part to comply with any aspect of this application.
- If I am transferring a capped drawdown arrangement(s) to a flexi-access drawdown arrangement(s), I will be subject to the Money Purchase Annual Allowance (MPAA) from the date of my first flexi-access payment.

Your signature

Your name

Date

**Please complete the checklist on the following page before returning your completed application form.**

## Checklist

- Sections 1, 2, 6 & 8 must be fully completed in all cases
- Signature by person applying for the SIPP on pages 1 & 10 (and Direct Debit if applicable)
- Signature by Adviser (if applicable) on pages 1 & 2
- Identity and address verification documents – see pages 2 & 5 for further details
- Copy of Enhanced or Fixed Protection certificate (if applicable)

### If you are making contributions:

- Evidence of Source of Wealth (if applicable) - see page 5 for further details
- Cheque for single contribution payable to "Curtis Banks SIPP – your initials and surname" (if applicable)
- Completed and signed Direct Debit mandate (if you intend to make regular contributions)

### If you are transferring in an existing plan:

- Transfer of benefits – safeguarded benefits form (if transferring from a scheme with safeguarded benefits or other guarantees or promises)
- Transfer paperwork from transferring schemes shown in Section 5 (if applicable)
- Original policy documents from transferring schemes shown in Section 5 (where available)
- In-specie transfer: Investment portfolio - please provide an asset list **from the investment manager**  
In-specie transfer: For all other assets - please provide a breakdown of the funds **from the provider**
- P45 if currently taking benefits from existing scheme

### Investment specific documents:

- Questionnaires - Commercial Property, Unquoted Equity, Non-Standard Investment (if applicable)

## Contributions by Direct Debit

### Personal Contributions

All personal contributions to the SIPP are made net of basic rate tax, which we reclaim from HMRC. Please enter the net amount below:

Regular contribution  Frequency

### Employer Contributions

Employer contributions are paid gross into the SIPP. Please enter the amount below:

Regular contribution  Frequency

### Payment Date

Please confirm payment date  1st  8th  15th  Last day of month

Start date



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 to: **Curtis Banks Limited, 3 Temple Quay, Bristol BS1 6DZ.**

#### Name and full postal address of your bank or building society

To: The Manager	Bank/building society
Address	
Postcode	

#### Service user number

4	3	6	3	9	4
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#### Reference

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#### Instruction to your bank or building society

Please pay Colston Trustees Limited Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Colston Trustees Limited and, if so, details will be passed electronically to my bank/building society

#### Name(s) of account holder(s)

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#### Signature(s)

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#### Branch sort code

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

#### Date

--

#### Bank/building society account number

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Banks and building societies may not accept Direct Debit Instructions for some types of account.



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 accept instructions to pay Direct Debit
- If there are any changes to the amount, date or frequency of your Direct Debit Colston Trustees Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Colston Trustees Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by Colston Trustees Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
  - If you receive a refund you are not entitled to, you must pay it back when Colston Trustees Limited asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.