

THE CURTIS BANKS SSAS

Application Form

June 2024



This is a legally binding document.

Together with:

- SSAS Trust Deed and Rules
- SSAS Schedule of Fees
- SSAS Key Features
- SSAS Terms and Conditions
- **SSAS Application Form**
- SSAS Member Form

It sets out the terms of your contract
with Curtis Banks

In order to better understand the Curtis Banks SSAS,
you should also carefully consider our:

- Schedule of Allowable Investments
- Privacy Information Notice
- Property Guidance Notes
- Loan Guidance Notes

This application form should be completed by the company (the applicant) wishing to take out a Curtis Banks SSAS, and by the members of the SSAS. It is a legally binding document between 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, SSAS Department, Ground Floor, 3 Temple Quay, Bristol, BS1 6DZ.

If you have any queries regarding the completion of this form, please contact your professional adviser, or Curtis Banks on 0370 414 7000, and we will be pleased to help you.

Contents

Section	Page
1 Accessing our services	3
2 Introducer Fee section	3
3 Scheme details	5
4 Employer details	6
5 Contribution details	7
6 Investment details	8
7 Existing SSAS details	9
8 Declaration	11

1 Accessing our services

If you experience difficulties accessing any of our services due to personal circumstances, we may be able to make some adjustments to help you. Please provide us with details of your needs so we can assess any reasonable adjustments that we can make for you.

The information you provide will help us assess your requirements and make any reasonable adjustments to improve how we work and communicate with you.

We will require your consent to process this information, and to enable us to share this data with other third parties where appropriate, e.g. investment firms or advisers, to help us, and others to continue to meet your needs. Please could you kindly provide this below.

I agree to my information being processed by Curtis Banks Group, to include being shared and gathered between relevant third parties.

Please refer to our Privacy Information Notice for Clients, should you require further guidance on how we collect use and protect your personal information. This can be found on our website www.curtisbanks.co.uk or please ask your adviser or us for a copy.

Your consent to share personal information is entirely voluntary and you may withdraw your consent at any time. Should you have any questions about this process, or wish to withdraw your consent, please contact the SSAS Team on 0117 332 4051 or ssas.admin@curtisbanks.co.uk.

2 Introducer Fee 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 'Member's Signature(s)' box at the foot of the page.

Full name of the SSAS to which
this application relates

2.1 Introducer's details

Name of authorised individual

Full name of regulated organisation

Contact address

Telephone

Fax

Contact numbers

Email address

Name of regulator

Financial Services Register reference
number for organisation

Financial Services Register reference
number for individual

2.2 Introducer charging

Invoices are required for all Fees and these must be addressed to the SSAS.

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

Initial payment	£ <input type="text"/>	or	<input type="text"/> %	of initial contribution	transfer value
Ongoing payments	£ <input type="text"/>	or	<input type="text"/> %	of fund value	
Ongoing payments - frequency*	<input type="checkbox"/> Quarterly	<input type="checkbox"/> 6 monthly	<input type="checkbox"/> Annually		
*Fees to be paid upon production of an invoice from the adviser.					
Are payments subject to VAT?					
Initial	<input type="checkbox"/> Yes	<input type="checkbox"/> No			
Ongoing	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> *If left blank we will assume No.		
Name of introducer's bank					
Sort code					
Account in the name(s) of					
Account number			Roll number		
Payment reference					

Member's Signature(s)

- 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 SSAS.

1	Signed	Date
<hr/>		
2	Signed	Date
<hr/>		
3	Signed	Date
<hr/>		
4	Signed	Date

*Fees may also be paid to your adviser from specific investments within the SSAS, for example, by fund managers or stockbrokers. Any such charges should be separately disclosed to you and validated by you.

2.3 Introducer declaration and signature

Declaration

- I have advised this applicant to take out a Curtis Banks SSAS and have supplied the applicant with all relevant literature in the latest available version, including the Key Features Document, SSAS Terms and Conditions, current SSAS Fee Schedule, Privacy Information Notice and Schedule of Allowable Investments.
- Where transfers are to be made from other pension arrangements into the SSAS, I confirm that I have advised on the suitability of the transfer.
- I confirm that the above adviser charges are in accordance with an adviser charging structure which has been disclosed and agreed by Terms of Business with Curtis Banks which meets regulatory requirements.
- I have verified the applicant's identity and address from original documentation and, where contributions are to be made to the SSAS, I confirm that evidence of the source of wealth from which these contributions will be paid has been obtained.
- I understand that no adviser charges or other scheme fees may be paid until the SSAS has been established and registered with HMRC. Adviser charges need to be validated by the trustees and cleared funds need to have been received from contributions or transfer payments.
- I understand that where renewal payments of adviser fees are to be made, it is our responsibility to submit an invoice addressed to the full name of the pension scheme for payment at the appropriate date.

Signature

Name

Position in organisation

Signed

Date

3 Scheme details

Please complete all the items in this section with details for general correspondence.

3.1 Scheme details

Scheme name

Full name of scheme contact

Address

Telephone numbers

Daytime

Mobile

Fax

Email address

4 Employer details

Please enter details of the Principal Employer operating the SSAS. If there are other employers participating in the SSAS, please take copies of this page and enter details for them.

4.1 Employer details

Company name					
Company registration number					
Registered address					
Correspondence address (if different to above)					
Period of time at current address					
Telephone		Fax			
Contact numbers					
Email address					
Nature of business					
Registered with HMRC?	Yes	No	Is the company genuinely 'trading'?	Yes	No
Number of employees			PAYE reference		
Corporation tax reference			VAT reference		
HMRC Unique Taxpayer Reference			Year end		
Name of auditor					
Contact name at auditor					
Auditor's address					
Telephone number					

4.2 Company director's details

1	Name	Date of birth
National Insurance number		
Do they have a unique tax reference number?	Yes	Please provide
	No	
2	Name	Date of birth
National Insurance number		
Do they have a unique tax reference number?	Yes	Please provide
	No	

If there are more than two directors, please provide their details on an additional sheet.

5 Contribution and Employer bank details

Please enter full details of the principal / sponsoring employer's bank account (sort code and account number). These details are required by Barclays Bank UK Plc as part of their compliance and account opening procedures and we have to supply these irrespective of whether a contribution is planned either now or in the future.

5.1 Initial contributions

Employer Account Name

Account Number

Sort Code

Employer contribution amount

£

5.2 Money purchase annual allowance (MPAA)

The MPAA is a £10,000 allowance which applies to your money purchase pension contributions. The MPAA is triggered by accessing any of your pensions in certain ways, such as receiving income in flexi-access drawdown or from a flexible annuity. If you have triggered the MPAA, your scheme administrator or insurance company will have provided you with a statement confirming this.

If this section does not apply, please go to section 6.

Please confirm whether you have triggered the MPAA:

I have triggered the MPAA.

Date of MPAA trigger:

Scheme where trigger
occurred:

6 Investment details

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

6.1 Investment authority

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

Name of firm

Address

Contact name

Telephone

FCA authorised number

Do you want us to accept instructions from them?

Yes

No

6.2 Investment intentions

Please indicate below which of the following are intended for your SSAS:

1

Investment dealing using an execution-only broker - please refer to our investment panel.

Please complete the details below.

2

Investment dealing using a discretionary fund manager.

Please complete the details below.

If you ticked box 1 or 2, please supply details of the broker or fund manager below:

Name of firm

Contact name

Address

FCA authorised number

3

Investments using trustee / scheme application forms provided by your adviser (i.e. non earmarked). 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 SSAS and we reserve the right to decline investment requests.

4

Commercial property purchase.

You will need to complete our property questionnaire. This is available on our website (www.curtisbanks.co.uk) or by contacting us on the number on page 2 of this application form.

5

Secured Loan to the Sponsoring Employer

You will need to complete our loan questionnaire. This is available on our website (www.curtisbanks.co.uk) or by contacting us on the number on page 2 of this application form.

7 Existing SSAS Details

Please complete this section if you would like Curtis Banks to consider the take-over of your existing SSAS.

7.1 SSAS details

Name of existing SSAS

HMRC registration number

Name of current SSAS provider

Contact name

Address

Telephone

Fax

Email address

Please list the types of asset in the SSAS and their approximate values

Is the SSAS operated on a 100% pooled asset basis (i.e. no earmarked investments for specific members)?

Yes

No

Please indicate the most recent formal split of the SSAS assets between the members and enclose a copy for our records together with a corresponding schedule of assets to the same date:

Name	Share of fund (% or £)

Date of above split of fund

7.2 Authorisation and signature(s)

Declaration

- We hereby agree that Curtis Banks Limited can approach the member trustees of the existing SSAS and the outgoing provider / trustee for whatever information is required.
 - 1) to be able to consider this take-over request further and
 - 2) to obtain as much documentation and evidence that Curtis Banks Limited deems necessary in order to reach that conclusion or to complete that process.

**Signed by a Director
of the Principal
Employer**

Name
Signed

Date

Or

**Signed by the Member
Trustees**

Name
Signed

Date

2

Name
Signed

Date

3

Name
Signed

Date

4

Name
Signed

Date

8 Declaration

Important please read:

This declaration should be signed by the employer applying for a Curtis Banks SSAS. References to 'we' and 'you' below are references to the employer signing this declaration.

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

You should read this declaration carefully before signing it. 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

- We request Curtis Banks Limited to operate a SSAS for us and we appoint Curtis Banks Limited as the Practitioner for the SSAS. We agree to be bound by the Rules and the Terms and Conditions of the SSAS in force from time to time.
- We agree to the appointment of Colston Trustees Limited as a trustee of the SSAS.
- If Curtis Banks Limited and Colston Trustees Limited have been asked to consider the takeover of an existing SSAS, we hereby agree to Curtis Banks Limited carrying out all due diligence and pre-approval work prior to agreeing to the proposed takeover. Curtis Banks Limited and Colston Trustees Limited are not duty bound to complete a take-over if there is deemed to be an operational risk to either company.
- We confirm that we have received, read, understood and accepted the Curtis Banks SSAS Key Features Document, Terms and Conditions, Schedule of fees and Schedule of Allowable Investments. We understand that we have the opportunity to read the Rules of the SSAS prior to the establishment of the new pension scheme.
- We declare that to the best of our knowledge and belief all statements made in this application form (whether in our handwriting or not) are accurate and complete.
- We agree and consent to Curtis Banks Limited carrying out checks to confirm our identity, residence and source of wealth and we agree to supply all requested information deemed necessary for the purpose of these checks.
- We understand that Curtis Banks Limited will correspond with any introducer identified in the Introducer Section of this application form rather than us directly unless we give written instructions to the contrary.
- We agree to the payment of the agreed introducer's and/or scheme fees as set out in the Introducer Section upon production of an invoice (addressed to the SSAS) at the appropriate time.
- We authorise Curtis Banks Limited to accept Investment Instructions from any adviser identified in part 5 of this application form until such time as we give written instructions to the contrary.
- We understand that there is no entitlement under the SSAS for the trustees to wilfully make Unauthorised Payments (as defined in the Finance Act 2004). We will not carry out any action which could lead to Unauthorised Payments. This also applies to proposed take-overs of existing SSASs.
- We understand that if any member holding Enhanced or Fixed Protection makes a single or regular contribution, or transfers funds into a newly opened pension there are circumstances under which this protection will be lost and the standard Lump Sum Allowance (LSA), Lump Sum and Death Benefit Allowance (LSDBA), and Overseas Transfer Allowance (OTA) will apply.
- We acknowledge that HMRC have their own processes and procedures in place for considering applications of brand new SSASs and that HMRC may request further information in support of a new application. HMRC also reserve the right to reject new registration applications within their agreed timescales. Although rejections are rare, they can occur and a formal appeal may then be required.

HMRC brand new scheme registrations

8.1 Signature(s)

To be signed by 2 Directors or a Director and a Secretary.

Signed by a Director

Name	Position in organisation
Signed	Date

Signed by a Director or a Secretary

Name	Position in organisation
Signed	Date

Curtis Banks Limited,
3 Temple Quay,
Bristol, BS1 6DZ

T 0370 414 7000
F 0117 929 2514
curtisbanks.co.uk

Call charges will vary. We may record and monitor calls.

Curtis Banks Limited is a company registered in England & Wales (registered number 06758825) and is authorised and regulated by the Financial Conduct Authority (number 492502) with its registered address at Dunn's House, St Paul's Road, Salisbury, SP2 7BF. CB SSAS APP 0624 June 2024

